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THE TIMES

No. 66,107 SATURDAY JANUARY 24 1998 <http://www.the-times.co.uk>

Clinton 'cheated' with four others



FROM BRONWEN MADDOX IN WASHINGTON

MONICA LEWINSKY believed that President Clinton "cheated" on her with four other women — three of whom worked at the White House — it was alleged yesterday.

It was not clear why she suspected the President and the other women were not named, but Ms Lewinsky is said to have told her friend Linda Tripp that they could "cope with the jealousy" better than she.

Further reports of gifts between Mr Clinton and the young assistant also emerged yesterday, including a story that Ms Lewinsky told a Pentagon colleague that she had bought ties for the President. Mr

Clinton is said to have admitted in his deposition in the Paula Jones sexual harassment case that he gave Ms Lewinsky a dress.

The fresh details of the President's alleged affair added to the turmoil in the White House, where advisers were struggling over how to deal with the crisis. The President's spokesman Mike McCurry said that Mr Clinton wanted to respond "sooner rather than later" to the flood of stories that he lied under oath about an affair with Ms Lewinsky and encouraged her to do the same. He denied widespread reports of a conflict between political advisers, who want the President to "come out swinging", and lawyers who do not want him to

make public comments until they have fully responded to sheafs of subpoenas from Kenneth Starr, the independent counsel who is investigating the allegations.

But Mr McCurry admitted that they were not sure about a format for the President to offer "an explanation to the American people". The White House was also unsure whether the President could give his account before the State of the Union speech to Congress on Tuesday night, when he will lay out his legislative blueprint for the year.

Mr Clinton has vehemently denied the stories — he opened yesterday's Cabinet meeting saying that the allegations were "entirely untrue" — but he has so far declined

to describe the extent of his acquaintance with Ms Lewinsky. His close friend and adviser Vernon Jordan has also vigorously denied allegations that Mr Clinton asked him to urge Ms Lewinsky to lie under oath about the affair.

As Mr Clinton's Cabinet rallied to give public support, the Secretary of State, Madeleine Albright said: "I believe the allegations are completely untrue," adding that "the American people would be appalled" if Cabinet members did not focus on their jobs.

The reports of an affair between Mr Clinton and Ms Lewinsky came to light indirectly because of the civil lawsuit brought against the President by Paula Jones, who accuses

him of sexual harassment when he was Governor of Arkansas.

Ms Lewinsky has given evidence to Ms Jones's lawyers and was due to do so again yesterday, but her deposition was postponed indefinitely by US District Judge Susan Webber Wright while her lawyer, William Ginsburg, sought immunity from prosecution from Mr Starr in return for her co-operation. Mr Ginsburg said, however, that Mr Starr was rejecting any deal and he bitterly attacked the way that his client had been treated.

Referring to the 20 hours of taped conversations between Ms Lewinsky and Ms Tripp, he said: "Right off the bat we talk about stings and wires and traps. I'm not happy with

that at all, especially when you're dealing with a 24-year old girl. It's not nice." His client was, he said, "devastated, concerned, upset and fearful".

Mr Ginsburg accused Mr Starr of "luring" his client to the Ritz-Carlton hotel near the Pentagon and, with the help of four or five FBI agents and three or four lawyers, "deceiving and questioning her for eight hours without legal representation. That should frighten anyone. That's very, very sad, isn't it?" he said.

Former lover, page 12
Corridors of power, page 13
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Millions caught in insurance scandal

BY GAVIN LUMSDEN

AN insurance mis-selling scandal is threatening to engulf up to 7.5 million people who bought insurance policies aimed at protecting them if they lose their jobs. They could lose all means-tested benefits, or be forced to pay them back when the policy pays out.

The Government is holding emergency talks to try to sort out the mess, which could

Eat out for £5

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Olympic steps: Tony Banks puts Ruth Gledhill into a foxtrot throwaway overstep

Stepping out with Banks

BY RUTH GLEDHILL

FOR a Chelsea football fan who has never had a formal dance lesson, Tony Banks MP is a natural-born mover.

When the Minister for Sport declared in *The Times* earlier this week his determination to get ballroom dancing on to the Olympic programme by 2004, we quick-stepped in with a challenge to discover if his footwork on the dance floor matched his quick-witted performances in the Commons.

"Ballroom dancing has a level of civilisation about it. This makes it one of the more desirable sports," he said as he threw me into a contra-check in the tango beneath the crystal chandeliers on the sprung Canadian maple floor. "I don't recall there ever being much in the way of crowd violence at ballroom dancing competitions."

Dennis Drew, a top dance coach, and I put the minister through his paces at Mr Drew's dance studio in Manor Park, east London.

Barely working up a sweat, Mr Banks flexed his knees, straightened his back and put me into a same-foot lunge in the waltz and throwaway overstep in the foxtrot. We stopped short at the Spanish drag and standing spin — through lack of time, rather than inclination.

"His lines are not bad," said Mr Drew, a past president of the International Dance Teachers' Association. "They are very difficult to do. He has a good, natural poise. He's doing them better than some people who've been trying for years."

Mr Banks, 54, dances socially with his wife Sally and works out regularly in the gym. His strong, compact frame gives him the innate athletic ability necessary on the ballroom floor.

And he is clearly applying the same muscle to dance sport that he has already wielded on behalf of football. He plans to lobby the International Olympic Committee on behalf of dance sport when he attends the Winter Olympics in two weeks' time.

School hikers killed by ski-slope avalanche

FROM BEN MACINTYRE IN PARIS

AT LEAST seven people were killed in an avalanche during a school hiking expedition in the southern French Alps yesterday. As night fell rescue workers were still searching in the snow for six more.

The group of 32 hikers on snowshoes, 26 of them French teenagers, was engulfed by the avalanche as they descended, away from the designated ski trails, the mountain above the Orres ski station at about 1.30pm.

Eight helicopters were dispatched and more than 100 rescue workers with a dozen dogs had pulled 19 survivors and the seven bodies from the snow by late afternoon.

The party, aged between 13 and 15, from a school outside Paris, was accompanied by six adults.

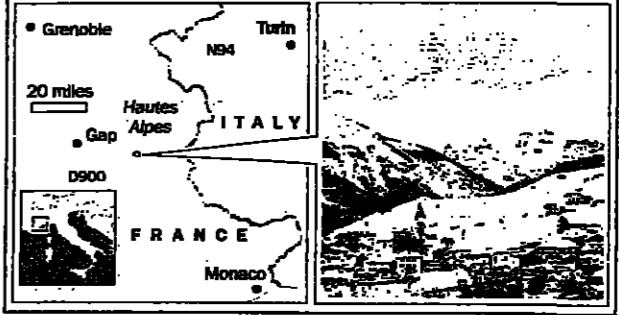
Four of the most seriously injured hikers were flown to hospitals at Gap and Embrun. The others, suffering from cuts and bruises, were treated at the scene.

"Helicopters are flying relays between the site of the accident and the station at Orres," Francois Badjaly, director of the office of tourism at Orres, said. "The station was rapidly mobilised, with ski attendants, instructors and anyone else available going to reinforce the rescue workers, which allowed the injured to be removed very, very quickly."

The avalanche may have been triggered by someone skiing above the scene.

Earlier this week the French meteorological service warned of the high risk after falls of a metre of snow above the 1,800-metre level. Some ski slopes have been closed and winter sports resorts were placed on maximum alert.

Snow reports, page 34



Ticketless World Cup fans 'must stay away'

FROM BEN MACINTYRE

THE Foreign Office is planning an intensive publicity campaign in the run-up to the World Cup to try to deter British football fans without tickets from swarming into French cities where the English and Scottish teams are due to play.

The cost of the campaign, likely to include television advertising, has been estimated at £1 million.

The English Football Association is hoping to mount a simultaneous "charm offensive" in France, probably fronted by England manager Glenn Hoddle, to disprove the widespread assumption that all English fans are hooligans.

The planned cross-Channel information blitz follows meetings in France between French World Cup organisers and British police experts about security for the tournament. The scarcity of tickets allocated to British fans and the ease of travelling to France have raised fears that thousands of supporters could converge on French cities hosting matches in the hope of obtaining black-market tickets or incite violence.

Plans to erect vast outdoor video screens in the ten host cities could offer what one British policeman described as "a standing invitation" to ticketless fans.

Newcastle United of the Premiership meet Stevenage Borough, the Vauxhall Conference club, in the fourth round of the FA Cup tomorrow. Tony Banks, the Minister for Sport, will be among the 8,700 crowd. Page 33

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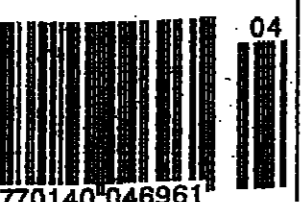
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UFF calls an end to killings of Catholics

By Martin Fletcher, Chief Ireland Correspondent

THE biggest loyalist paramilitary organisation in Northern Ireland yesterday announced it was ending its killings of Roman Catholics, but within hours Belfast was rocked by another shooting.

A Catholic man was hit at least twice in the head last night in north Belfast. His condition was critical. Bill Stewart, the RUC's Assistant Chief Constable, said the man had been laying pipes with a digger and preparing to go home when a gunman attacked.

His girlfriend in a Belfast bar; a taxi driver outside his depot last Monday night; and, on Wednesday, a motor store employee leaving work. None had paramilitary connections.



Bertie Ahern, the Irish Prime Minister, with Martin McGuinness of Sinn Fein yesterday

abbey, on Belfast's northern fringe, on Thursday night. No group claimed responsibility for the ambush, though the UFF was the prime suspect.

Straw raises prospect of a coalition

By Philip Webster, Political Editor

JACK STRAW spoke last night of Labour's readiness to work with other political parties in a mission to restore people's trust in the way they are governed.

coalition" and placed the party in the "radical centre" of politics.

He said: "Tony Blair's Government reaches out beyond the traditional left-right divide. Where we can work together with other parties, or with people with no party political background, we will do so."

forget the middle-class voters who turned to Labour last May.

Mr Straw, speaking in King's Lynn, Norfolk, said Labour was at the centre because it aimed to appeal to the great mass of the people.

and there would be more problems along the way, but "we will never lose sight of the long-term project."

He explained why the Prime Minister had ordered his team on to the campaign trail again so soon after the election.

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'Dust was so thick you could not see hand'

By Paul Wilkinson

AFTER 32 years down the pit, often working in a "black fog" of coal dust, Ken Williams spends most of his day immobile in a chair, crippled by breathing problems.

But yesterday as he toasted the High Court decision, he said he was not upset over the way he had contracted bronchitis and emphysema.

Mr Williams, a 59-year-old grandfather, followed his father down the mine when he left school at 15.

LUNG DAMAGE. Mr Williams, a 59-year-old grandfather, followed his father down the mine when he left school at 15.

Pit negligence will cost taxpayers £1bn

By Ian Murray, Medical Correspondent

THE Government faces paying £1 billion compensation to former miners and their widows after the High Court ruled yesterday that the health of coal workers could be ruined by inhaling dust that should have been filtered from air in the pits.

Helplines set up by four firms of solicitors prepared to take claims forward were jammed once it was known that test cases had succeeded.

'Dinosaur' who refused to die. Mr Hancock spent the first 20 years of his career down a pit and the last nine engaged in the compensation battle.

Mr Williams uses a nebuliser inhaler to clear his chest up to six times a day. Doctors described him as "very ill, short of breath, regularly immobile, with 60 per cent lung damage."

nationalised coal industry. Mr Justice Turner said there was "abundant evidence... that officials interpreted their duties as restoring the production of coal first and the taking of precautions in respect of health second."

UNION MAN. Mr Hancock, 44, and two solicitors, Gareth Morgan and Peter Evans, did the bulk of the background investigation.

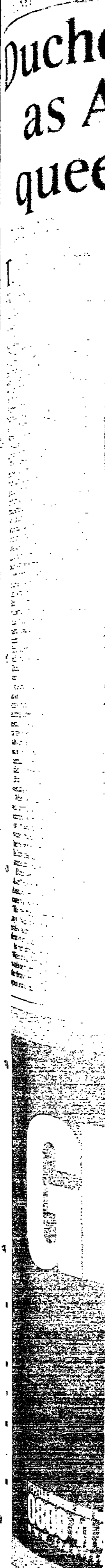
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Millions caught in insurance scandal

Continued from page 1 money paid into claimants' accounts could be deducted from all income-related benefits. As well as jobseeker's allowance, these include income support, housing benefit and council tax benefit, on which millions of people depend.

Labour attempt to smear Hague backfires

AN ATTEMPT by Labour spin doctors to smear William Hague backfired spectacularly yesterday when they wrongly accused the Tory leader of taking his fiancée to Hong Kong at the taxpayer's expense.



Duchess books in as America's queen of diets

By DOMINIC KENNEDY AND ROBIN YOUNG

The duchess of York is launching a new career next week as a celebrity cook, promoting a collection of recipes designed to help overweight Americans to shed pounds. She says that she has cured her lifelong addiction to sausage rolls and mayonnaise by choosing healthy options such as bean salad and melon soup.

The 125 recipes range from the exotic (red snapper primavera) to the mundane (cucumber sandwiches). The meals are arranged in chapters with headings including "A Working Mother's Lunch", "Supper After a Horseback Ride", "Saturday Night Supper and Videos", "Traveler's Repast" and "Après-Ski Lunch". It is a remarkable achievement for a woman who admits she rarely cooks.

The duchess, who has been chosen by Weight Watchers to be their ambassador-at-large, begins a promotional tour of America on Monday to launch *Dining with the Duchess*. She once said that she was addicted to mayonnaise and white toast at school, but she now sings the virtues of Afghan bread (available in supermarkets or speciality stores), lemon couscous and pears with peppered goat cheese. Her eclectic range of ingredients is aimed towards habits of US diets, with items rarely found in a British grocer's shop, such as blueberries, low sodium tomato juice, Asiago cheese and champagne vinegar. The blurb proclaims: "From the most basic family dinner to a cocktail party for eight, you, too, can dine like the Duchess of York, every day of the year."

It describes the duchess as a role model: "A chic, slimmed-down single mother with a new and exciting career." There are many confessions which will endear her to the huge and hungry women who are the likely buyers of *Dining with the Duchess*. The duchess admits she went on a "mad crash diet" of oranges and meat to shed 26lb so she could "fit into" her wedding gown.

When the Duke of York was at sea during her pregnancy, she numbed her emotions by gorging on smoked mackerel pâté sandwiches, reaching over 14 stone just before the birth. On a youth hostel holiday aged 18, she ate too much strudel and became huge.

During her first week at Royal Ascot ("the British equivalent of the Kentucky Derby") she says that she came to know her future husband. "The one thing I remember," she says, "was the chocolate profiteroles. Andrew and I joked about them over lunch."

In her introduction, she writes: "When it was first announced that I would be marrying Prince Andrew, the British press greeted me with open arms, calling me 'Great Fun



Invitation to dine like a duchess: the Working Mother's Lunch

Fergie, a breath of fresh air. Yet the moment I began gaining weight, that very same press turned on me, calling me 'Fat Fergie' which gave way to 'Fat and Appalling Fergie' and ultimately, 'The Duchess of Pork'. While I can laugh at those names today, it is no surprise that at the time I felt humiliated, alone, defeated. When my life was out of control, so was my weight. At times, I felt as if I was on a downward spiral, spinning faster and faster."

She rarely cooks. "When I was a single working girl living in London, I tended to live on student staples like baked beans on toast or whatever I could find in the fridge. Once I was married, I was unable to cook for myself and my husband because our apartment at Buckingham Palace did not have a kitchen."

Her breakfasts consist of fresh fruit salad, wholemeal toast and weak Earl Grey tea. In the past year, she has given her own cook a new list of favourite foods because her tastes have changed. "Now, instead of simply giving in to my penchant for sausage rolls and mayonnaise, I seek out food that is good for my body."

Each menu is preceded with some thoughts from the duchess. Before a "Gardener's Supper" of minestrone, asparagus vinaigrette and raspberries, she writes: "In my life, a 'day off' is almost unheard of."

The recipes include a calorie count and exhaustive nutritional information. Her "Twenty-Minute Minestrone", for instance, has 254 calories, 7g of fat, 2g of saturated fat, 19mg of cholesterol, 1,176mg of sodium, 39g of carbohydrate, 10g of dietary fibre, 12g of protein and

127mg of calcium. It is unclear whether *Dining with the Duchess* will be published in Britain, where there is already a plethora of novelty chefs. The duchess knows she risks being labelled the "One Fat Lady".

The cover of her book is a portrait by the photographer Greg Gorman, showing a glamorous duchess leaning on a chair at a table piled high with healthy food. This may be as near as she has come to preparing any of the meals. Whether she has devised the recipes is a moot point. The \$25 book, published by Simon & Schuster of New York, credits four "recipe developers", a nutrition consultant, a senior editor, associate editor and editorial director.

In Britain, cooks were unexcited about her book. Nico Ladenis, three-star chef of Chez Nico at Ninety Park Lane, London, said only a duchess could use it. "You would need a menu planning secretary and three or four assistants to cook most of the meals. They are very complicated and difficult."

Anna Del Conte, author of Italian cookery books, said: "Her descriptions are quite good and she does not throw in indiscriminate flavourings but I object when she says her fennel salad is like the Italians do. It is much too acid, and to serve it unadorned is not Italian at all." Frances Bissell, *The Times* cook, said: "There is nothing new or different about any of the recipes but they are very trendy."

The duchess has chosen to include "A Poolside Lunch" but this disappointingly involves only such banal items as vegetable salad and pita chips. Toes are off the menu.

Frances Bissell, *Weekend*, page 7



Portrait on the cover of the Weight Watchers' book: she remembers feeling "humiliated and alone" when labelled Fat Fergie

Dining with The Duchess

A Weekend Lunch with Friends

Classic Beefsteak • Grilled Carrots • Creamed Potatoes • Fried Green Peas • Warm Bread • Lemon Curd • Fresh Fruit

Writer's Repast

Grilled Chicken • Spiced Potatoes • Truffled Green Beans • Curry Sauce • Fresh Bread • Lemon Curd • Fresh Fruit

A Husband's Dinner

Roast Chicken • Grilled Potatoes • Grilled Asparagus • Grilled Peas • Warm Bread • Lemon Curd • Fresh Fruit

After-Work Dinner

Roast Chicken • Grilled Potatoes • Grilled Asparagus • Grilled Peas • Warm Bread • Lemon Curd • Fresh Fruit

A Romantic Feast

Roast Chicken • Grilled Potatoes • Grilled Asparagus • Grilled Peas • Warm Bread • Lemon Curd • Fresh Fruit

A Poolside Lunch

Roast Chicken • Grilled Potatoes • Grilled Asparagus • Grilled Peas • Warm Bread • Lemon Curd • Fresh Fruit

A Working Mother's Lunch

Roast Chicken • Grilled Potatoes • Grilled Asparagus • Grilled Peas • Warm Bread • Lemon Curd • Fresh Fruit

Supper After a Horseback Ride

Roast Chicken • Grilled Potatoes • Grilled Asparagus • Grilled Peas • Warm Bread • Lemon Curd • Fresh Fruit

A Quiet New Year's Eve Celebration

Roast Chicken • Grilled Potatoes • Grilled Asparagus • Grilled Peas • Warm Bread • Lemon Curd • Fresh Fruit

Special delivery for babies: junk mail

By DOMINIC KENNEDY

BABY'S first steps, first words and first teeth are being joined by a new milestone: baby's first junk mail.

Sainsbury's is signing up newborn — and even unborn — children to join a 0-10-5 Club. They will have the distinction of receiving unsolicited marketing material through the post at an age when the most interesting thing to do with a letter is to eat it.

The club, announced this week, is an extension of the Sainsbury's loyalty card scheme, and offers discounts to young families who spend regularly at the store. The glossy application form says members can save £100 a year. It

asks mothers to give the names, sexes and birthdays of children under five.

Pregnant women are requested to state the date their babies are due and how many they are expecting. "We would," says the small print at the base of the form, "like your permission to communicate directly with your children as they develop and grow older. Of course we recognise the particular sensitivity associated with talking to children and we would reflect this in all communications. If you do not wish us to contact your children directly please tick here."

Sainsbury's said yesterday that so far they planned to send Christmas and birthday cards

directly to the children. Other ideas for unsolicited mail have yet to be finalised. The parents are likely to get postal invitations to join the Sainsbury's Bank.

Terril MacDermot, research officer of the Child Poverty Action Group, said: "It is quite worrying that supermarkets are manipulating consumers that are so young. It seems very heartless and manipulative."

The National Consumer Council said parents should be given the choice of "opting in" to their children being sent junk mail, rather than having to opt out by ticking a box. "Consumers have to be aware of the ways that they are being targeted," said a spokeswoman. Clark, the shoe manufacturer, already send "junk mail" including birthday cards to under-fives who join their Toddler Team, but Ted Hart, the direct marketing manager, insists it is addressed to the mother, so she can throw it away.

The Mothers' Union was concerned at Sainsbury's scheme. "It does concern us because it is extra pressure on families," Carolyn Willett, a spokeswoman, said. She noted that the opt-out box was in small print and said: "They might miss it."

A spokeswoman for the supermarket chain said: "It is basically us trying to give parents of children aged eight to five something extra while they are in the store."

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JOIN THE WORLD'S NO.1

Woman stripped and beaten to death in street

By KATHRYN KNIGHT AND MICHAEL HORSNELL

A WOMAN who devoted her life to caring for the homeless died in hospital yesterday after she and a neighbour were found stripped naked, tied together with nooses around their necks, and battered at a flat in South London.

Police began a murder inquiry after arresting an 18-year-old man at the scene. He was immediately committed to a psychiatric hospital under the Mental Health Act. The youth, who was a care in the community patient, was detained after Carla Thompson, 57, was found unconscious with another woman in the street near their homes in Tulse Hill, South London, early on Thursday.

Last night an urgent inquiry was ordered by hospital trusts and social services officials at Lambeth, South London, involved in the care of the alleged attacker.

Ms Thompson, who was described as an "eccentric Good Samaritan" and fundamentalist Christian who al-

ways kept her door open to the needy, was said to have been "tossed around like a rag doll". She died from multiple injuries in the Royal London Hospital, where she had been taken by air ambulance.

The second woman, Agnes Erume, who is in her late sixties, was in a serious but stable condition in King's College Hospital yesterday.

It is alleged that Ms Thompson, and her upstairs neighbour were attacked with a baseball bat after being tied together. Neighbours watched in horror as the attacker continued to batter their unconscious bodies as police tried to rescue them. Eventually the man was rugby-tackled by an officer and restrained with the help of others equipped with CS gas.

The South Thames NHS Executive confirmed last night that it has ordered an independent inquiry into mental health services run by four separate NHS trusts following the attack, which happened just before 8am yesterday.

Kate Wilcox, spokesman for the executive, said: "An inquiry has been ordered in the light of this incident with directions to produce a thorough report and recommendations as soon as possible. Although the precise circumstances of what happened remain unclear, it is something which is being taken very seriously. Part of the work of the inquiry will be to look at the psychiatric care offered in this part of London."

Jennifer Blake, 21, who had spent the night at Ms Thompson's one-bedroomed ground-floor flat the day before, fled as the attack began. "He walked in with a big coil of rope and grabbed Carla by the hair, throwing her against the wall. She was just being pulled around like a rag doll. I just ran out of the house. If I had stayed in there I don't think I would be alive."

Back me or sack me, Bell tells constituents

By RUSSELL JENKINS

MARTIN BELL, the anti-sleaze MP, said yesterday that he would consider resigning if his constituents failed to back him in the dispute over his election expenses.

In a nervous performance, the former BBC war correspondent said that he would be asking his constituents to write to him after it emerged that a £9,400 legal bill had been paid by Labour and the Liberal Democrats.

The MP for Tamon, who captured the seat from Neil Hamilton, has been accused of failing to declare the bill on his election expenses.

Mr Bell insisted that he had done nothing wrong because he had not known about the fee, which was paid to lawyers who advised him to stand as an independent after Mr Hamilton threatened to sue him for standing as an anti-corruption candidate.

At a press conference in his constituency office in Knutsford, Cheshire, Mr Bell dismissed allegations of electoral impropriety as a "small storm in a small teacup".



Martin Bell in his constituency yesterday: "It's a small storm in a small teacup"

Artist who was abstract rebel dies aged 89

By DALYA ALBERGIE ARTS CORRESPONDENT

ONE of Britain's most revered abstract artists, Victor Pasmore, has died at his home in Malta. He was 89.

Born in Surrey, Pasmore was a founder of the pre-war Euston Road School, painting in the traditional figurative style of Whistler, Sickert and Bonnard. But in 1948 he perplexed admirers by embracing the values of abstraction and working in unconventional materials such as household paint, cement and glass fibre. His later work combined abstraction with references to natural forms and Japanese influences.

As Master of Painting at Durham University in 1958, he thundered: "The decadent art is in the Royal Academy." He became an RA member in 1984, and in 1981 he was made Companion of Honour. His work is represented in many public collections. His agent, Geoffrey Parron at Marlborough Fine Arts, said: "He died peacefully in his sleep."

Bonnard exhibition, page 11

Countess Spencer sues her lawyers

By EMMA WILKINS

COUNTESS SPENCER is claiming £2 million in damages from her former solicitors over their handling of her affairs before her acrimonious divorce from Earl Spencer.

Lady Spencer, who reached a £1.8 million settlement with her former husband after a hearing in South Africa last December, has issued a writ at the High Court in London against the Family Law Consortium. Accusing her former solicitors of negligence, Lady Spencer claims she could have won £3.75 million if the hearing had been held in London.

The press could have been excluded from the hearing and publicity kept to a minimum, Lady Spencer alleges in her writ.

"One of the most public divorce hearings ever recorded took place, with the world's press in general and the British press in particular covering every detail of the proceedings," she says in the writ.


Lady Spencer, 32, alleges that David Hodson, one of three partners at the specialist law firm, was aware of her health problems, including an eating disorder and drug problems.

Mr Hodson, who is also a deputy district judge, was aware that "public and stressful divorce proceedings" would be likely to have a damaging effect on her health, the writ alleges. Lady Spencer, a former model, is claiming damages for the distress which she alleges was caused to her.

A spokeswoman for the Family Law Consortium, said: "We haven't been served with the writ and until we are served with it, we can't comment."



Countess Spencer: angry at widespread publicity



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Saatchi steps in to save rejected artist



Rosie Snell in her studio in North London: "I think oil painting and landscapes are coming back. There's only so far you can shock people"

Rosie Snell almost gave up painting. Now her struggle for recognition has paid off, writes Dalya Alberge

A YOUNG artist driven almost to despair by the repeated rejection of art dealers has received the kind of recognition—and cash—that most contemporary artists only dream about.

Four landscapes by Rosie Snell, 26, have been bought by Charles Saatchi, whose purchasing habits are watched as a barometer of the market. When he buys, reputations are made and, as he strolled around the Art 98 fair, at the Business Design Centre in North London, he was being stalked by dealers.

Snell, whose work is on the Paton Gallery stand, was taken aback. "I was surprised he was interested in my work at all," she said.

Mr Saatchi's purchases included *Marking Time*, a field of dandelion seedheads with a military aircraft in the distance, and *Ground Clearance*, four military aircraft on the horizon with a ploughed field in the foreground. Her works range in price from £600 for a drawing to up to £5,000 for painting.

Although the Saatchi name has become synonymous with controversy—notably the Chapman brothers' sculptures of prepubescent children and Damien Hirst's pickled animals—his taste is turning to the more traditional, such as Jenny Saville's unmythical nudes in the style of Lucien Freud that were shown in the Royal Academy's *Sensation* show.

"I think oil painting and landscapes are coming back," said Snell, who lists British painters such as Paul Nash among her influences. "Like everything, these things go in cycles. There's only so far you can shock people."

Snell, who lives in London and who was a runner-up for the NatWest prize last year, paints large-scale landscapes, often remote coastlines and rural views. She sometimes uses acrylic sand or wax to build up the surface.

Yesterday she recalled the struggle to survive in the two years after leaving art school in Norwich. "I was struggling financially to keep hold of a studio and keep on painting. I did come rather close to thinking I couldn't go on. I was horribly in debt and borrowed money. But then I got a residence at the Florence Trust and a free studio. It turned up at the right time."

Most of the dealers she approached would not even take a glimpse at her portfolio. "The main problem is getting them to look," she said.

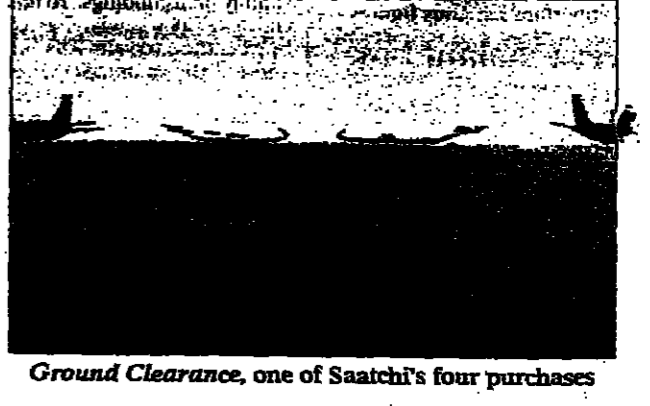
Dealers rarely take on an artist without an introduction or recommendation. But she said: "I had no connections. My only hope was to keep pushing." Her mother is a laboratory technician and her father an engineer. "I kept getting turned down. Most tell you to go away. They're not at all interested. It's such a cut-throat world." Although she contemplated giving up, she added: "I couldn't picture myself doing anything but painting. I wondered what job could I possibly do. The more rejected you get, the more determined you get to prove yourself."

Perseverance paid off when Graham Paton, who has a gallery in Hackney, East London, took her on. He describes her landscapes as some of the best he has seen in the past decade.

"They have a great sense of air and space," Seurat, he said, "came to mind in that kind of sharp editing and play of light."

Mr Paton, whose clients include the Metropolitan Museum in New York, recalled: "She sent me slides. I didn't look at them for weeks. Then I went through them, and thought, 'My God, these are good.' It was the first time in 17 years that I have found anything of high quality in unsolicited material."

The Art 98 fair ends tomorrow.



Ground Clearance, one of Saatchi's four purchases

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NEWS IN BRIEF

MP to pay wife £6,000 over sacking

Jimmy Wray, the Labour MP, was ordered to pay his estranged wife Catherine £6,089 after unfairly sacking her as his constituency secretary.

Spot checks start on car emissions

Police began roadside emission checks of vehicles in London amid protests from drivers. Similar tests will begin in Glasgow next month.

Palace guard gets jail in drugs case

Private Matthew Diggle, 22, who admitted supplying Ecstasy and amphetamines which killed a comrade in the Royal Regiment of Wales during a break from guard duty at Buckingham Palace, was jailed for two years at Cardiff Crown Court.

Bragg makes new religious series

Religious programmes could follow comedy panel shows and docu-soaps as television's latest growth area, as ITV plans to challenge the BBC's domination of the subject. In Faith In Our Time, a new series for LWT screened next month, the broadcaster Melvyn Bragg talks at length with six of Britain's most important religious figures.

Transplant boy back in hospital

Dean Watkins, an eight-year-old boy with a defective immune system who went home two weeks ago after months in hospital, has returned to an isolation ward after becoming seriously ill with chicken pox.

Director in lottery bribe case says he got £1.8m pay rise

By JOANNA BALE

THE man accused of trying to bribe Richard Branson to withdraw a rival bid for the National Lottery has seen his salary rise from £1.2 million to £3 million since taking part in the winning bid, the High Court was told yesterday.

Guy Snowden, chairman of the American gaming firm GTEch, which owns 22.5 per cent of Camelot, told the High Court yesterday that he was awarded the money because he "deserved it".

I have got shareholders. If Mr Branson wants to give it to charity or burn it, it doesn't matter to me

Mr Snowden admitted that a director of GTEch, Carl Menges, was a personal friend of Peter Davies, the Director-General of Oflot, the lottery regulator, before the bid was awarded to Camelot.

In the lottery, I began to probe what his commercial motives might be. I said "What are you trying to accomplish here? I wanted him to share with me what I suspected was some commercial tie-in with the lottery."

Richard Ferguson, QC for Mr Snowden, asked: "What was his reaction?" Mr Snowden: "I think I upset him."

Mr Ferguson: "Did you say at any time, 'What can I do for you personally?'" Mr Snowden: "I was there to have a business discussion. In no way did I say personally."

In a two-way libel action, Mr Branson, 47, is suing Mr Snowden and GTEch for saying that he lied about an attempted bribe. Mr Snowden, 52, is suing Mr Branson



Guy Snowden outside the High Court yesterday: he says that the bribery claim is a lie

Murder trial told of row after sex

By RICHARD DUCE

AN ACCOUNTANT accidentally slipped and died in her bathroom after a torrid love-making session, her alleged killer said yesterday.

Threatening letters written by Victor Farrant to Glenda Hoskins were no more than sexual fantasies played out by the couple during an on-off affair lasting three years, a Winchester Crown Court jury was told.

Mr Farrant, 48, was giving evidence of the affair with Mrs Hoskins, 45, at his trial for her murder and the attempted murder of Ann Fidler, a former civil servant who became a prostitute.

Mr Farrant said that in February 1996 he called at Mrs Hoskins's home in Port Solent, near Portsmouth, where they had made love before having a bath together.

Mr Farrant also denies the attempted murder of Mrs Fidler, who was found badly beaten in the kitchen of her home at Eastleigh, Hampshire, the previous December. The trial continues.

Staghunt scientist admits his doubts

By MICHAEL HORNSBY, AGRICULTURE CORRESPONDENT

THE scientist whose report on the stress suffered by hunted deer led to a National Trust ban on staghunting has admitted that some of his conclusions may have been wrong.

Patrick Bateson, an authority on animal behaviour at Cambridge University, has also accepted that further research is needed to test the validity of his findings. To this end a £75,000 study, funded by the Countryside Alliance and the Devon and Somerset Staghounds, is to be carried out by the Royal Veterinary College. It should be completed within six months.

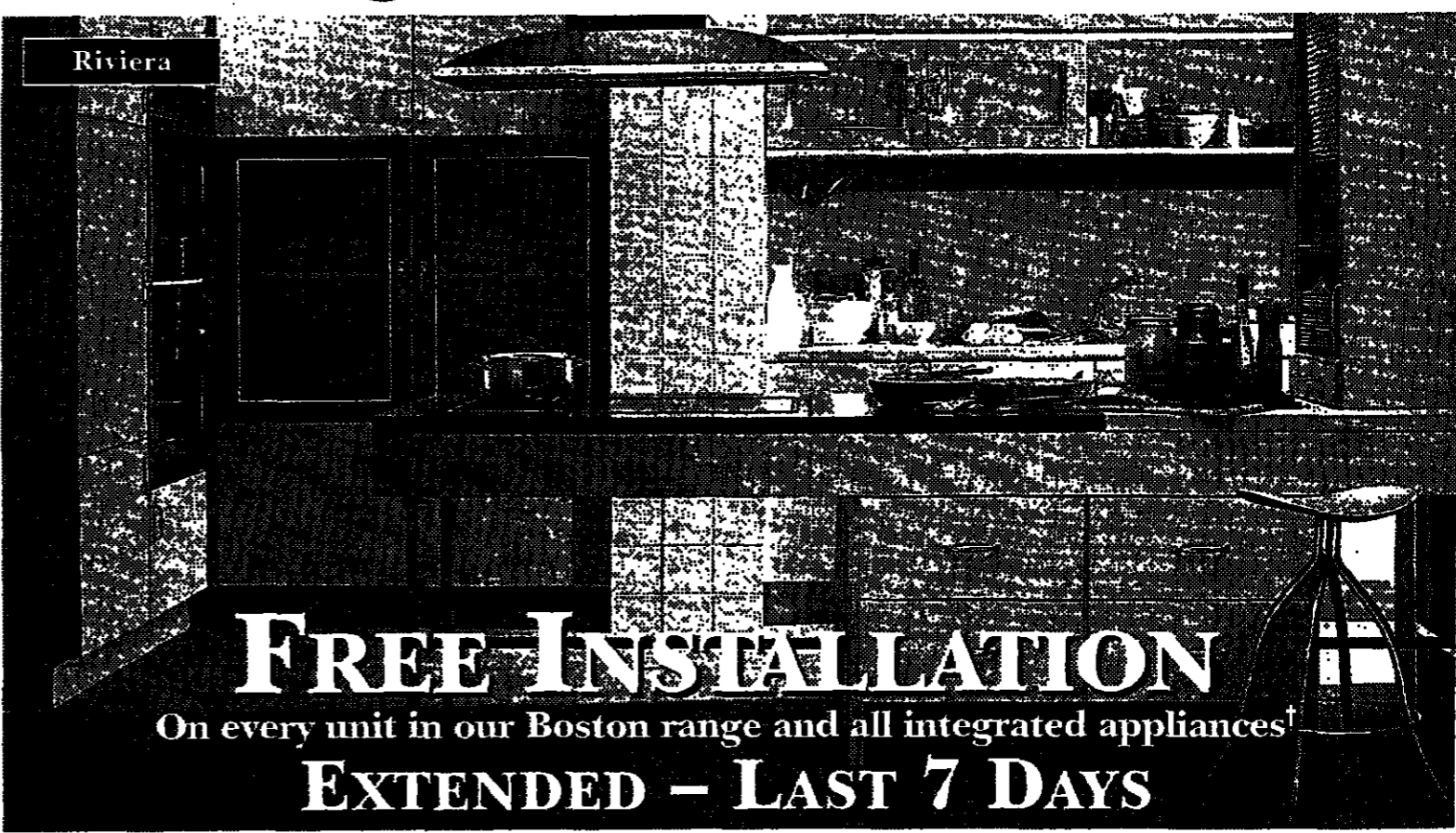
The main aim will be to test claims in the Bateson report that hunted deer, even if they escape being shot, can suffer such severe muscle damage and abnormal changes in blood chemistry that they never fully recover and may die from muscle wastage.

Veterinary Record, Professor Bateson accepts that his report cannot be "regarded as definitive" and that "some or all of the conclusions... may be qualified by future research."

The letter is co-signed by Douglas Wise, a veterinary scientist at Cambridge who has been one of Professor Bateson's sternest critics. Quoting criticism that the Bateson report "exaggerated the duration and degree" of suffering, it says that the changes in blood chemistry may be less of a "welfare problem" than supposed and that deer may recover rapidly from the stress of the chase.

However, the letter also says that criticism of the report would no longer be sustainable if it could be shown that hunted deer escape with severe muscle injury and breakdown of red blood cells sufficient to cause kidney damage.

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Vertical advertisement on the left side of the page, partially obscured. Visible text includes 'd artist', 'Dalya Alhena', 'Start a...', 'sion now', 'n you can', 'row old', 'racefully', and 'direct'.

Quarter of parrot species face fight against extinction

'Jewels of the rainforest' are being wiped out before anything is known about them, writes Nick Nuttall

THE New Caledonian Lorikeet, a small green bird with violet-blue thighs and a yellow-tipped tail, may be the latest of the world's parrots to become extinct, experts said yesterday.

Tony Juniper, joint author of the most detailed report yet on the plight of the world's parrot species, said he feared it might have gone the way of the Norfolk Island Kaka, Newton's Parakeet and the Glaucous Macaw. "It hasn't been seen for over 20 years and we believe it may well be extinct," he said.

Mr Juniper said research showed that the New Caledonian Lorikeet, *Charmosyna didema*, was unlikely to fall victim to persecution, habitat clearance, feral rats and cats

and pet-trade trappers. "The parrots possess the largest number of threatened species of any bird family," he said.

The latest findings show that some 90 of the remaining 350 species are under threat of extinction with at least nine on the verge of extinction if not, like the New Caledonian species, already lost. Most of the losses over the past few centuries have been on islands in the Caribbean, Indian Ocean and, to a lesser extent, in the Pacific.

But the researcher said that extinctions were now also threatening the large continents such as South America, as the tropical rainforests are felled for agriculture, timber and development. Parrots, often occupying specific ecological niches, are especially

vulnerable. "If you look at the way some of these birds are captured for the pet trade, it is not only damaging to individual birds but the species as a whole. Often trappers cut down trees to get at the babies. In the Caribbean in particular it is known that Jamaica's Amazonian Parrot is being hammered by the progressive loss of nesting holes which they traditionally use for years and years. So when some old bloke goes up there to chop down the trees, to get birds for a few dollars and a bottle of rum, these nesting holes are lost forever," Mr Juniper, the campaigns director of Friends of the Earth, said.

He said it was very sad that many of these parrot species were rapidly declining and lost before they could be

properly studied by science. "Some of these are little birds, smaller than budgies, which are elusive. These little jewels live and feed on fruit and nectar in the roof of the forests and virtually nothing is known about them. Yet they are being wiped out before they have been much more than named," Mr Juniper's

report is co-authored by Mike Parr, director of International Development with the American Bird Conservancy. Their research is published next week as *Parrots: A Guide to the Parrots of the World* by Pica Press.

Mr Juniper said they had drawn on the latest information of the status, ecology,

observations and distribution of the world's parrots. They have also had access to thousands of skins and stuffed birds held mainly at the Smithsonian Institute in America and the Natural History Museum's Tring collection. Each species is illustrated in colour, often showing different colouring for young

birds, birds on the wing and the different sexes.

Mr Juniper said one of the main reasons for the book was to act as a bible for customs and excise officers trying to spot illegal imports of protected species.

"The existing literature was not very good. Some customs officers were often using black and white photocopies. For a group of often highly coloured birds like this that's not really on," he said.

Mr Juniper, who helped track down the last wild living Spix's Macaw in Brazil, said traders and illegal importers often used tricks to smuggle pets into countries like Britain.

"Traders get a big box full of common species and then pop a few rare ones in. Some poor customs official, whose normal job is to try to spot someone with a crate of cocaine in his suitcase, is suddenly confronted with 300 screaming parrots. Without a proper reference, he is going to be unable to tell them apart," he said.

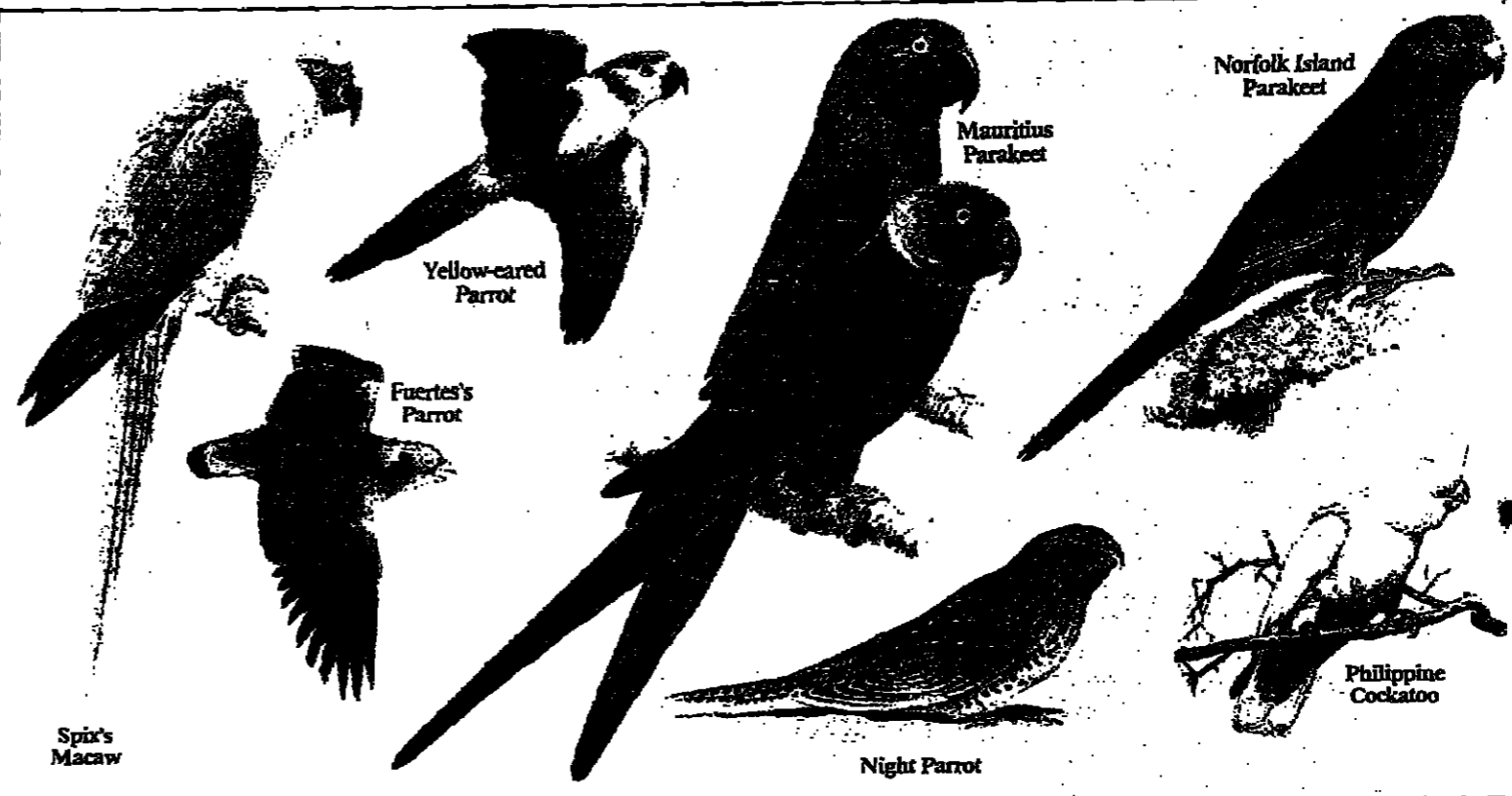
Other tricks, discovered at Rio de Janeiro's notorious Caxias market, are to use hair dyes to change the colours of rare birds to look like common ones in which trade is permitted. Mr Juniper said he was not against parrots as pets but said buyers should insist that

a bird is captive-bred rather than caught in the wild.

"Exported birds can die in transit and, when you get a wild one home, it is often as mad as a bat, never been tamed, doesn't eat properly and dies within weeks or months. Whereas a captive-bred one can be a charming companion. You may get them to speak and live for 100 years. It is a better outcome all round," he said.

Figures from the Department of the Environment, Transport and the Regions show that between 2,451 and 4,367 parrots were imported into Britain annually between 1993 and 1997. A spokeswoman for Customs and Excise said yesterday that officers were seizing up to 52 live birds a year from traders, smugglers and tourists. The new book might be useful in refining Green Parrot, a computer-based recognition system for rare birds used at Heathrow.

Under the Convention on the International Trade in Endangered Species, it is illegal to trade in rare parrots and their eggs. Three years ago a retired Welsh vet was fined £2,500, jailed for eight months and had assets worth £29,500 seized. He was using a network of couriers to bring in and incubate rare parrot eggs from Australia.



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THE TIMES SATURDAY

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Celtic muse could take priest to Eurovision

By Audrey Magee
IRELAND CORRESPONDENT

A PRIEST is hoping to succeed where television's Father Ted failed by competing to become the first cleric to represent Ireland in the Eurovision Song Contest with one of his compositions.

Father Liam Lawton, Director of Music at Carlow Cathedral, takes his music seriously and rejects comparisons with the fictional Father Ted and Father Dougal who, in one episode of the Channel 4 comedy, dressed in sequins and sang *My Lovely Horse*, before losing out to rival priests.

Father Lawton, 36, wants to use the Eurovision contest in Birmingham, in May, to launch his musical career in Europe. He is among the finalists chosen for Eurosong, the national competition to be held in Dublin in March, which will decide who represents Ireland in the Eurovision contest. He has the approval of his bishop.

"I would love to represent my country, but I am delighted to get this far," said Father



Father Ted (Dermot Morgan) and Father Liam Lawton

Lawton. "There is life after Eurosong."

On a year's leave from his post in the cathedral to concentrate on his musical career, Father Lawton says his composition, *Soel*, is a "Celtic, philosophical love story". The priest has been composing music for the past five years and is well known in church music circles. He writes in English and Irish, drawing on ancient prayers for inspiration. His music is comparable to the haunting Celtic spiritual sound of Enya, the acclaimed

singer from Co Donegal. Father Lawton, originally from Co Offaly, will be joined on stage by his two brothers and by the Vard Sisters, whose album of religious songs, *Heavenly*, has gone platinum and who will sing lead vocals.

The priest has a strong chance of success as spiritual Celtic music has become immensely popular in Ireland since the Anuna choir accompanied Riverdance as they entertained the audience during the interval of the 1994 Eurovision Song Contest in

Dublin. The toughest competition in March will come from Ronan Keating, the lead singer of Boyzone, who has written *Make the Change*. The broadcasting station RTE, which runs the competition in Ireland, insists that the panel that selected the songs for the national final did not know the identity of the composers or singers.

Ireland has won the competition seven times since it started in 1956. In view of the expense incurred by the winning country when it hosts the subsequent contest, there was relief last year when Ireland lost to Britain's Katrina and the Waves, singing *Love Shine a Light*.

There is already concern in RTE that Ireland might win again, landing the station with a bill of at least £5 million to host the 1999 competition.

"The competition in Birmingham is on May 9," said an RTE spokeswoman. "It has been on May 9 twice before, and we won both times. It could be third time lucky—or not, depending on how you view things."



Michelle Aghaei, now recovered: "I thought I was going to be scarred forever"



Ms Aghaei's burnt face Sunbed led to horrific burns

A WOMAN who suffered serious burns while lying on a faulty sunbed reluctantly accepted £1,700 compensation from an insurance company yesterday. The accident happened when Michelle Aghaei, 28, an insurance administrator, visited Tanfast, in Bishopston, Bristol. Her GP told her she had suffered first-degree burns. Ms Aghaei, from Bradley Stoke, who had to cancel a Turkish holiday, said: "I thought I was going to be scarred forever. I didn't go out for three weeks. I was in absolute agony."

Mrs Bird ready to ruffle Tough Guys' feathers

By Kathryn Knight

FOR Jane Bird, it is all about conquering fear. "I am terrified of heights and you have to shin up a 30ft wall by rope and fling yourself over the other side before dropping into a pool of icy water."

Tomorrow morning, as the rest of the nation sleeps, the 50-year-old practice nurse will join 4,000 others on the Tough Guy Challenge. It is the third year she has entered, and this time her 25-year-old daughter will join her.

"Lots of people think it's the end of their life when they turn fifty, but if you keep fit and healthy it's just the beginning," she said. "I run a

menopause clinic and I like to think I can inspire some of the women that I see there."

Designed and organised by Billy Wilson, a 66-year-old former Grenadier Guardsman, the race, via swamps, rivers of mud, barbed wire, rock faces and pits of fire, is designed for everyone from professional sportsmen to vicars, bankers and housewives who want to test themselves to the limit. Competitors will hurl themselves into freezing streams, crawl under nets of barbed wire, swim neck-high in mud and hurl themselves from rock faces into icy pools over the eight-mile course near Wolverhampton.

"It is absolutely hideous," Mrs Bird said. "If you're fit it's not difficult in terms of stamina, but what can be devastating is the cold. At points, when you've been wading chest high in freezing mud, you become totally numb. Someone was standing on my hand last year and I didn't notice."

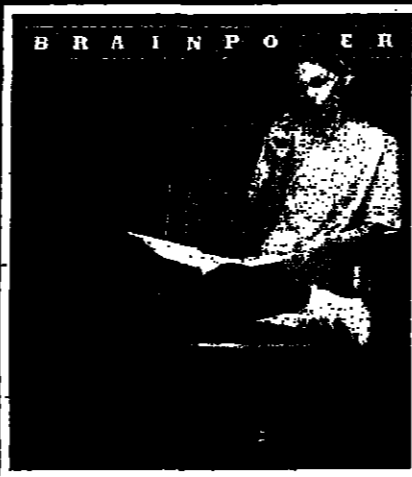
After last year's event she was so covered in filth that she still could not hear when she got back to work on Monday. "My ears were totally blocked up with gunge. The other nurses at the practice thought it was absolutely foul."



Jane Bird: undaunted by the cold and the mud

THE SUNDAY TIMES

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Hague kills off the Young Conservatives

Nicholas Wood charts the rise and fall of a political nursery where a generation of Tories learnt their trade

WILLIAM HAGUE has decided to wind up the Young Conservatives, now a pale shadow of their 1950s heyday as Middle England's marriage bureau and the nursery for a generation of Tory politicians from Baroness Chalker of Wallasey to John Major.

A report early next month on party reform will confirm proposals to abolish the group and replace it with a new body, Conservative Future, dedicated to recruiting young people.

Yesterday senior Tory officials conceded that they had abandoned the fight to keep the Young Conservatives afloat after years of damaging publicity centring on their dwindling numbers and their penchant for adopting increasingly odd causes.

One aide said that they had been sunk by their image of being a "bunch of political zealots or a bunch of anoraks". He added: "Young people in their late teens or early 20s are not particularly attracted to becoming part of an organisation dominated by 14-year-olds in short, striped trousers."

The group, which once vied with the Scouts and the Guides as a national youth organisation, has declined steeply from a peak membership of 150,000 in the 1950s to probably fewer than 5,000 today. *The Times* disclosed just before the last election that only one member was left

in Bristol. The organisation has also become a source of deep embarrassment to the party hierarchy. Its annual conference was cancelled in 1996, after years of increasingly bitter factional conflict in which the Maastricht treaty was torn up on stage in view of the cameras and rightwingers sported "Hang Nelson Mandela" badges. Those in search of something starker than youthful high spirits were better off with the Federation of Conservative Students, which was shut down by Norman Tebbit a decade ago. After its riotous

former Tory MP who led Hampstead Young Conservatives in the late 1940s, remembers a world of "handsome girls, extremely well brought up and all wearing Aertex shirts".

But by the 1980s, the organisation was in the grip of "political factions and outish Scots". As the organisation became more ideological and young people found other more exciting outlets than ping-pong and whist drives, its popularity declined.

A social programme published in 1951 highlighted the innocent nature of the Young Conservatives' agenda.

Mystery cycle tours, moonlight picnics, swimming galas, a trip to Epping Forest and a "strawberry and cream" flannel dance were among the attractions. They proved more enticing than the modern alternative of young men in suits debating railway privatisation.

The forthcoming report will propose that Conservative Future becomes an umbrella body for all Conservative members aged 31 and under. An annual youth conference would be revived and the new organisation would be composed of branches operating at local level.

A subsidiary organisation will operate on university campuses. Conservative Central Office plans to use the new central register of members to encourage young people to join the new body.

Young people today are not attracted to an organisation dominated by 14-year-olds in short, striped trousers

1986 conference, the FCS was ordered to pay £1,400 to Loughborough University to compensate for damage done to the halls of residence.

In their salad days, shortly after they were created by Churchill in 1946, Young Conservatives favoured tennis and tea parties over politics.

Around one third of the Tory MPs elected in 1992 began their political careers in this kindergarten. Mr Major met his first love, Jean Kiernan, while canvassing for the organisation. Mr Hague was a youthful chairman of the branch in Rotherham. Sir Julian Critchley, the



Young Conservatives at their party conference in Eastbourne in 1992. The group had 150,000 members at its peak

Ex-cabbie tells MPs to sort out the cowboys

By James Landale, Political Reporter

THE first London taxi driver to become a Member of Parliament lived up to his trade's reputation for loquacity yesterday as the Commons backed moves to clamp down on "cowboy" minicabs.

Clive Efford, Labour MP for Eltham, spoke fluently for more than an hour in support of a backbench Bill to impose new regulations: The Private Hire Vehicles (London) Bill, introduced by Sir George Young, the former Tory Transport Secretary, was given an unopposed second reading. It has cross-party and Government support and is likely to become law.

It will end the anomaly under which London minicabs, unlike those outside the capital, have remained unregulated. Minicab firms and their drivers will have to obtain licences and their vehicles will be subjected to safety checks. They will not be allowed to tout for business on the streets.

The measure will not affect black taxis, which are regulated by the Public Carriage Office. It is aimed at improving safety and combating the number of attacks on women passengers in unregistered vehicles.

Mr Efford, who drove a black cab for 11 years before entering Parliament last summer, said that minicab drivers should be forced to take the geography test, known as the Knowledge, which all black-cab drivers must do before being allowed to work.

Mr Efford, who is still registered to drive a black cab, said there was a strong case for taxis to be built so that drivers were partitioned from passengers. He said 95 per cent of all attacks on drivers or passengers took place in non-purpose-built vehicles.

"I just want to correct one or two pieces of terminology," he told the House. "The punters are called squire or guv or love. The driver is usually the driver or cabbie and minicab drivers are called Rog." But he added: "In speaking on this Bill, I will attempt not to call you Guv'nor."

Sir George welcomed Mr Efford's speech, adding that his "new career as a Labour backbencher has probably deprived you of the opportunities you used to enjoy of giving us the benefit of your views on current affairs".

He said those who travelled in minicabs had no protection. "A man coming out of jail in the morning, having served a sentence for rape, can become a minicab driver in the afternoon."

Leak says council tax caps will stay

By Mark Henderson

AN END to council tax capping and the return of business rates to local control have been ruled out by the Government before its review of local government finance, a leaked document has revealed.

A letter from the Local Government Minister Hilary Armstrong to the Deputy Prime Minister John Prescott, leaked to *Local Government Chronicle*, shows that the Government plans to take no "extreme" measures under the review, and rejects ending capping or allowing councils to set their own business rates.

Consultation papers on the review are expected to be published next month, ahead of a White Paper in the summer.

"While we are seeking views on other people's proposals, we are not committed to any of them and ideas for more radical change are ruled out," Ms Armstrong wrote. "We

should avoid boxing ourselves in too soon... but we need to make it clear that more extreme options are ruled out."

Ending capping was "not an option", and business rates would continue to be set nationally, although councils might be allowed to levy a small supplementary rate tied to council tax, which would remain as a "part property, part people" tax.

Paul Burstow, Liberal Democrat local government spokesman, said the leaked letter was the beginning of the end of close relations between Labour and local government.

"The Government kept the local authorities outside by promising jam tomorrow, but we have just learned that jam is off the menu," he said.

Sir Norman Fowler, Shadow Environment Secretary, said the letter highlighted Labour "confusion and division" over local government.

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Birth defect survey to cover 53,000 war veterans

By Michael Evans, Defence Correspondent

THE Government appealed yesterday for a speedy response to questionnaires being sent to 53,000 Gulf War veterans for research into the incidence of deformed babies.

The study, by the London School of Hygiene and Tropical Medicine, is one of several into the illness affecting up to 6,000 veterans. It will focus on the reproductive health of the Gulf War personnel and the health of their children since the 1991 war with Iraq.

Yesterday John Reid, the Armed Forces Minister, said that all the men and women who served in the war would receive a questionnaire. It was vital that they were returned to the Ministry of Defence quickly so that researchers could compare the birth defect figures with those for control groups. Nothing could be learnt from the survey until all the responses had been received.

A number of veterans have claimed to have had deformed babies born as a result of their participation in the Gulf War. The survey is the only one to cover all those who served in the war, rather than sample groups. The questionnaires are being sent out at the rate of 5,000 a fortnight.

Dr Reid made his appeal at the launch of an internet website - www.mod.uk/gulf-war/gvl.htm - to keep veterans up to date with the MoD's research. He said he hoped the new service would show that he was doing all that he could to "get to the bottom" of the illness mystery.

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Dalya Alberge on an intimate show of unseen works



A reflective Marthe in the 1921 oil painting, *The Vigil*. Pictures: Private collection/ADAGP, Paris and Dacs, London



Bathroom scene in the 1927 *Nude With Green Slipper*, painted when Marthe was in her mid-50s



Pierre Bonnard, photographed by Henri Cartier-Bresson

Master and his ageless wife of bath

Masterpieces by the French artist Pierre Bonnard are to be exhibited for the first time in decades. Many have not been seen in public since they left his studio. Landscapes, still lifes and interiors have come from private collections around the world: tracking down owners and gently coaxing them into loaning their prized possessions is such a lengthy procedure that the retrospective, opening at the Tate Gallery next month, took five years to stage. Among more than 100 paintings are a stunning series of intimate, sensuous nudes of

Marthe, the woman he painted obsessively. They met in 1893 and married in 1925 but she never seemed to age in his portraits of her: in *The Bath* of 1925, she was in her mid-50s but appears to be 30 years younger. The art historian Sarah Whitfield, curator of the exhibition, hopes that the range will elevate Bonnard (1867-1947) to his true position as "one of the greatest artists of the 20th century", a master of colour and light who was working in the tradition of Monet, Gauguin and Matisse. While artists as diverse as Francis Bacon and Mark Rothko have been inspired by him, she

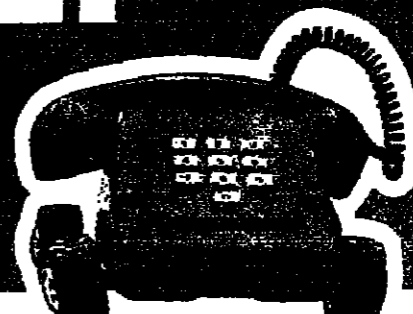
feels that historians and critics have sometimes dismissed him as a "soft option because he did not really tackle the gritty issues of 20th-century art". Yet, she added: "He was very modern in that he was painting himself all the time. His paintings are about what he's surrounded by. A lot of artists see the world outside as if they're looking outside a window." His portraits of Marthe "combine extreme sensuousness with rigorous compositional structure and a poignant vision of everyday life, to create pictures which are ravishing to look at and mastery commentaries on those aspects of life which are closest to us". From

as far afield as Russia and Japan are three late "bath" paintings, from 1936 to 1946, which are being reunited for the first time since 1966. "Bonnard's wife died in 1942. She didn't leave a will and he forged one. It was perfectly innocent, as he genuinely believed she had no family and under French law, she owned half his estate," Ms Whitfield said. "After his death five years later, it was discovered that Marthe did have family who claimed half the estate." The case was not resolved until 1963. The exhibition, sponsored by Ernst & Young, runs from February 12 to May 17. Admission: £7.

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THE WHITE HOUSE SCANDAL

I HAVE BEEN VINDICATED, SAYS GENNIFER FLOWERS

Former lover in return to centre stage

FROM IAN BRODIE IN WASHINGTON

ARKANSAS AFFAIR

THE White House sex scandal engulfing Washington has refocused attention on Gennifer Flowers and an apparent inconsistency in President Clinton's versions of whether he had an affair with her.

Ms Flowers was the former cabaret singer whose allegations of a 12-year romance with Mr Clinton threatened to sink his presidential hopes in the early stages of the 1992 primary campaign. At the time, Mr Clinton denied an affair with her, though he did acknowledge "wrongdoing" and "causing pain" in his marriage.

But last Saturday, according to published reports, Mr Clinton admitted that he did have an affair with Ms Flowers during his sworn deposition in the sexual harassment case brought against him by Paula Jones.

Pressed to explain the seeming contradiction, Mike McCurry, the White House press secretary, gave a careful-

ly phrased reply: "The President knows he told the truth in 1992 when he was asked about that relationship and he knows that he testified truthfully on Saturday, and he knows his answers are not at odds."

Mr McCurry refused to offer any further clarification, despite a barrage of questions from baffled reporters. But other sources suggested that Mr Clinton, who is a lawyer, may have found a form of words that enabled him to give technically correct answers in both cases.

Ms Flowers, feeling vindicated at last, has been drawing attention to damaging similarities between her case and the accusations involving Monica Lewinsky's relationship with the President. She has said that Mr Clinton urged her to lie about their relationship, as has been alleged in the Lewinsky case. In 1992, Ms Flowers re-

leased a tape of a phone call that sounded unmistakably like Mr Clinton, who said: "I think if everybody's on record denying it, you've got no problem. They can't run a story like this unless somebody said, 'Yeah, I did it with him.'"

Ms Flowers said that Mr Clinton also helped her to get a state job in Arkansas while he was Governor by enlisting a confidant to make the necessary arrangements. In the Lewinsky case, Vernon Jordan, a trusted Clinton friend and adviser, used his clout to arrange job interviews for her in New York.

In Ms Flowers's tape, the Clinton voice told her to cover up his role in helping her to get a state job. It said: "If they ever ask if you've talked to me about it, you can say no."

Appearing on American television yesterday, Ms Flowers said she was not surprised that Mr Clinton had allegedly told Ms Lewinsky to cover up their affair. "I believe that Bill will do what he needs to do to protect his power structure



Gennifer Flowers promoting her book in 1995 in which she described a 12-year affair with Bill Clinton while he was Governor of Arkansas

and I believe the people that surround him will lie as well," she said. She described Mr Clinton as "a very sexual man with a healthy sexual appetite", adding that she had predicted he would not be able

to stop seeing other women. It was extremely unfortunate, she added, that the latest episode involved a 24-year-old who would probably find it hard to deal with at such a young age. "I imagine her

initial reaction would be to help to protect him," Ms Flowers said. "How long that will last we'll just have to wait and see."

Ms Flowers said it was hard to believe that Mr Clinton had finally confessed to their affair. She was also surprised that the President had allegedly left messages on Ms Lewinsky's answering machine. She described that as a foolish act, given the scandals

of his presidency. "You'd think the boy would learn," she said. Ms Flowers made money through selling her story to a supermarket tabloid, followed by a book and a nightclub act that traded on her notoriety.

Press pack turns its fire on former friend

BY TUNUKU VARADARAJAN

PRESIDENT CLINTON has scarcely a friend left among America's tribe of journalists and leader writers. Mercantile editorials, merciless columns and hectares of newsprint speak of his "impending demise", "worst nightmare", "Waterloo" and "come-uppance". Even his dearest friends in the newspaper world, the arch-liberal leader writers of *The New York Times*, are now unsparing. "Tell the full story, Mr President," said the paper's main editorial yesterday.

Fastening on to the fact that Mr Clinton's denials have been so carefully worded, the editorial said: "This approach, which depends so heavily on omission and factual elision, is appropriate to people who believe themselves to be targets of a criminal investigation. But it is not sufficient for Mr Clinton's other role as leader of the nation." It calls

MEDIA

for a "complete factual account". The *New York Post* stated bluntly: "If he has committed perjury or suborned perjury in others, it is the constitutional duty of the House of Representatives to undertake the det-



ermination of whether he has committed the 'high crimes and misdemeanours' that merit his impeachment."

The Wall Street Journal, never overly fond of Mr Clinton, declared gleefully that the President "is about to enter into that same land recently visited by... Mike Tyson". Editorial knives were out, too, in *Middle America*. "Let the chips fall," said *The News & Observer* of Raleigh, North Carolina: "If [Mr Clinton] has not told the truth he must face the consequences, and they will be harsh, possibly mortal to his presidency."

The Hartford Courant, in Connecticut, said that Mr Clinton was "on the brink of disaster", his "presidency hurtling towards the abyss". *The Commercial Appeal*, of Memphis, said that while "nothing has been proved", every new revelation about his personal conduct make it "harder even for longtime supporters to give him the benefit of the doubt".

Mountain of paper may hold answers

FROM BRONWEN MADDOX IN WASHINGTON

ANALYSTS say that one reason the present scandal will not go away is that the location of the alleged affair at the heart of the White House means that there is a mass of hard evidence available to investigators.

The most controversial are the tapes of conversations between Monica Lewinsky and her friend, Linda Tripp, with Ms Lewinsky's assertion: "I have lied my entire life".

The real investigative paper chase begins, however, with

EVIDENCE

detailed Secret Service logs of comings and goings at the White House, recording anyone passing through the gates and, separately, anyone visiting the Oval Office. White House officials said yesterday visits by Ms Lewinsky could be explained by her friendship with Betty Currie, President Clinton's personal secretary. Kenneth Starr, the Whitewater special prosecutor, has also demanded telephone logs of calls to and from Mr Clinton's office. Potentially explosive evidence could lie in the White House messenger receipts. According to reports, these show that Ms Lewinsky sent packages to the White House on nine occasions between October 7 and December 8, 1997, giving Ms Currie's number as the contact.

These could provide tough questions that the President and White House will have to answer in detail.

Bulgaria in Crisis

Emergency Appeal to Times Readers

LEFT TO FREEZE. Children like Yordan, 14, already malnourished could die from cold and hunger this January unless aid reaches them now. With temperatures plummeting to -15° F, Yordan's scant clothing and no shoes offer him little protection from the bitter cold and there is no money to heat his orphanage. There are 37,000 places in Bulgaria's orphanages.

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HOW YOUNG ASSISTANT GOT CLOSE TO THE PRESIDENT

THE WHITE HOUSE SCANDAL

Sponsor smoothed way to the corridors of power

By IAN BRODIE

LEWINSKY

MONICA LEWINSKY was recommended for her job as a White House trainee by one of President Clinton's major campaign contributors.

He was identified yesterday as Walter Kaye, a retired New York City insurance executive who contributed \$347,000 (£210,000) to the Democratic National Committee and Democratic candidates. He was one of those rewarded for their generosity by an invitation from Mr Clinton to stay as an overnight guest in the White House.

Mr Kaye was also a friend of Ms Lewinsky's mother, Marcia Lewis, an author, and helped to make the connection for her daughter to be taken on at the White House. In addition to his party contributions, Mr Kaye also subscribed to Mr Clinton's legal defence fund and to another fund established to help Susan McDougal, the Clintons' former business partner, according to *The New York Times*. The report said Mr Kaye was close to Hillary Clinton. It also said that Kenneth Starr, the Whitewater special prosecutor, had questioned Mr Kaye about his interest in Ms McDougal, who was convicted of fraud for her role in the Whitewater affair. She was also jailed for contempt for refusing to testify to a grand jury about whether Mr Clinton had lied in his videotaped testimony at her trial.

It is not unusual for wealthy contributors to recommend young men and women, either their own children or those of friends, to the choice posts as White House trainees. Ms Lewinsky was one of 250 to be selected from 1,500 applicants and then had the further good fortune to be assigned to the West Wing of the White House, where the President and other top officials work. The majority of internships (traineeships) are not in the White House itself but in the neighbouring Old Executive Office Building.

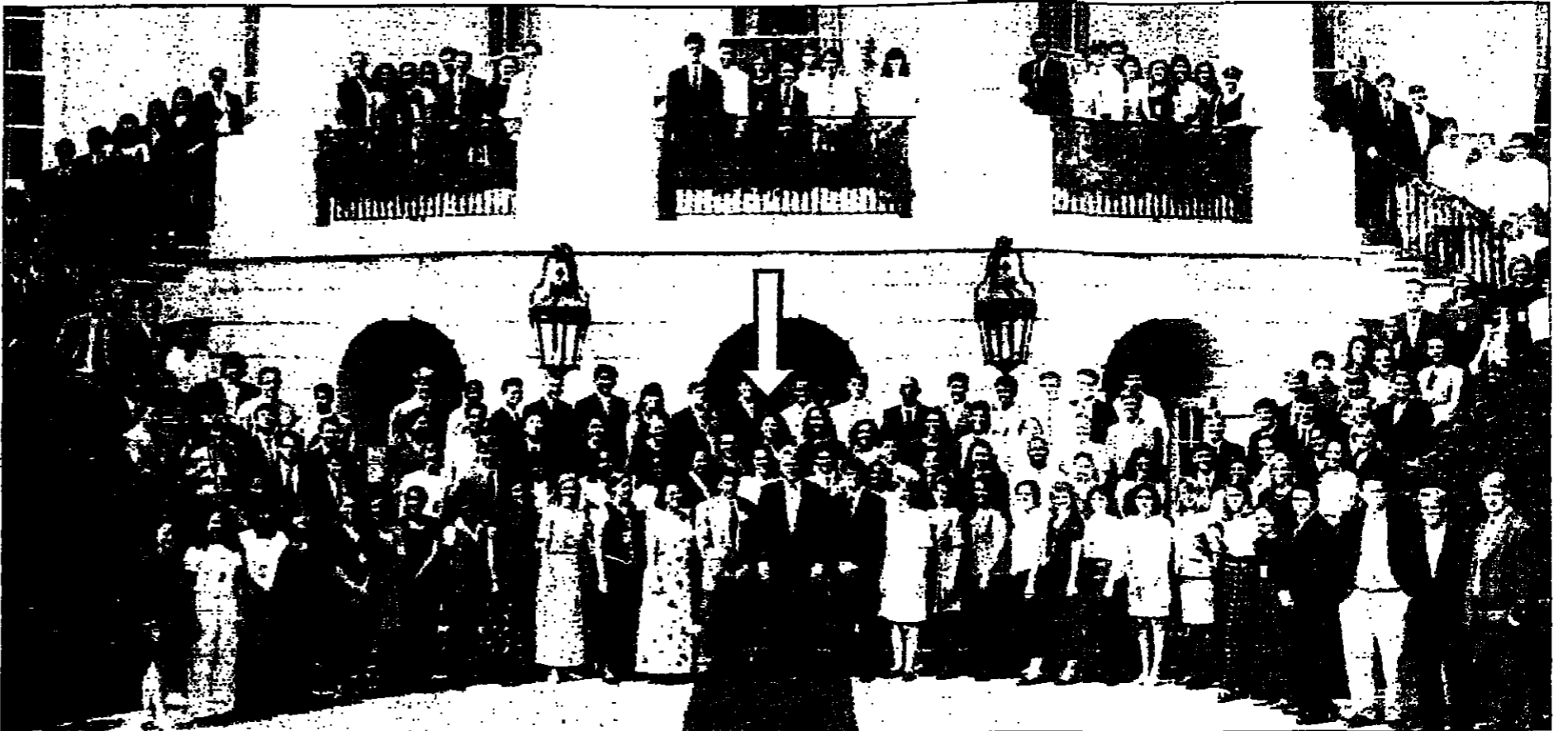
Ms Lewinsky worked for Leon Panetta, then the President's chief of staff. Her duties covered answering telephones, handling faxes, making copies, fetching coffee and delivering mail to the Oval Office and elsewhere.

Intern work is unpaid but offers a fascinating political insight for those who are willing to put in long hours and work hard. On an average day there are 250 interns in the White House between the ages of 18 and 23. The jobs last only from three to four months. Many are still at university or have just finished. The intern culture is widespread throughout Washington institutions. Competition can be cut-throat, with much jostling for position and trying to get noticed by the boss. Although some positions offer a small stipend, the cost of living falls heavily on the students, or their parents and can be a strain. Ms Lewinsky was one of the luckiest in that she obtained a paid job in the White House when her time was up. Four months after that she was moved to a secretarial job at the Pentagon after complaints that she spent too much time attending White House events where Mr Clinton appeared. By then, she had reportedly already bought gifts for the President, including ties, and some Clinton aides were nervous about her.

Ms Lewinsky's mother is the author of *The Private Lives of the Three Tenors*, a kiss-and-tell book about the opera stars Luciano Pavarotti, Plácido Domingo and José Carreras. White House internships start with a day-long orientation that includes a briefing from Secret Service agents on security issues and behaviour around the President and other officials. "They basically scare you out of doing what you're not supposed to do," one intern said.

Clinton gives US a laugh

THE American airwaves have been bombarded with caustic and mocking comments. "So this is Day Two of Jailbait-gate for President Clinton or, as they're calling him now, the Unabomber," said Jay Leno, host of *The Tonight Show*. Leno also suggested that Hillary Clinton, who wrote a book about helping children, called *It Takes a Village*, should pen a sequel, *It Takes a Village to Keep an Eye on My Husband*. On the Internet, the material is even more salacious.



President Clinton poses with the 1995 class of interns, of which there are generally about 250 working for brief periods in the White House. Monica Lewinsky is arrowed

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Woody goes back to court

WOODY ALLEN was back before a judge this week at the same New York court-house where he fought his bitter custody battle with Mia Farrow. This time, however, the newly wed writer-director will be dealing with other people's woes. He was called for jury service.

Heart-throb dances to music of time

MIKHAIL BARYSHNIKOV is giving New York audiences a unique opportunity to take his pulse as he turns 50 on Tuesday. The ballet superstar, making his first solo appearance in America since his leap over the Iron Curtain in 1974, is performing an extraordinary piece in which an electronic stethoscope amplifies his heartbeat as he dances.

JAMES BONE'S NEW YORK

ing the Hudson River just north of New York City with his wife, Lisa Rinhart, a former ballerina, and their three small children. (He also has an older daughter, who lives with her mother, the actress Jessica Lange).



Peter Baxter, who went from a Cotswolds village to take on US stars

Film loser outdraws Sundance

DENZENS of the film industry who flocked to Robert Redford's Sundance film festival this week found a young British producer starring as enfant terrible.

Inspectors say Iraq in warlike mood

FROM JAMES BONE IN NEW YORK
UNITED NATIONS weapons inspectors fear that Iraqi defiance may spell the beginning of the end of their mission to track down President Saddam Hussein's weapons of mass destruction.

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Primaries go cap-in-hand for success

By DAVID CHARTER, EDUCATION CORRESPONDENT, AND NICHOLAS WOOD

PRIMARY schools are smartening up to attract pupils and revive images dented by publication of test results. Uniform manufacturers are reporting a growing demand as parents become aware of performances in examinations for 11-year-olds.

There are also signs that the test results in English, mathematics and science — printed annually for the second time next week — will lead to primaries following the same path as secondary schools in adopting glossy publicity material.

Graham Firth, school sales manager at the uniform supplier Trutex, of Clitheroe, Lancashire, said: "Competition has got very intense. Mostly they go for badged sweatshirts, but we have had schools which have gone into blazers, shirts and ties to try to get the edge on schools with sweatshirts. There are certainly more and more who have some sort of uniform."

Adopting a uniform has played a major role in the revival of fortunes at Teyfant primary in Bristol, which

was second from bottom in England last year. Parents demanded a uniform in meetings with Gus Grimshaw, the head teacher, after the pupils averaged 19 out of 300 in tests. The average score in Bristol was 141. Mr Grimshaw said the effect of the new royal parish representatives and polo shirts has surprised him: "I have always disliked school uniforms but the effect was amazing. On the first day of term we had parents in tears as the children came down the path. You could see the children and the parents were really proud."

"We also found children were not late any more because there was no fuss at home in the morning over what they were going to wear." The primary tables, to be published on Tuesday in *The Times*, will show Teyfant among the most improved, with an score of 84.

Tradition has long reigned at Our Lady of Victories Roman Catholic primary in South Kensington, which secured full marks in this year's tests. The boys wear caps and the girls



Uniformly good: pupils at Our Lady of Victories school in Kensington scored full marks in the tests

berets in winter and boaters in summer. Pupils are taught French from the age of 5 and Latin from 7. Its intake is far from privileged; for nearly half the 230 pupils, English is not the first language at home. Goans, Italians, Spaniards, Portu-

guese and Latin Americans are all represented.

Mrs Brading attributes the school's success to the quality of her staff. Reading is taught as early as possible, and every class does maths every day: "We do tables. I cannot

imagine any school that does not." Discipline is strict, although Mrs Brading has not suspended a child in her three years there. "It's caps for boys to and from school. If I am at the bottom of the stairs and I tell you to put your cap on, you put it on."

Rural church schools score the top marks

By OUR EDUCATION CORRESPONDENT

RURAL Church of England schools dominate the roll-call of England's top primary schools. The national tables will show that only five of England's 15,000 primary schools have recorded perfect scores in tests for 11-year-olds two years running.

Four of these are Church of England schools, where governors are mainly parish representatives and where the Christian ethos is particularly strong. Richard Tuckwell, head teacher of Duddon St Peter's in Cheshire, said this was a crucial factor in the school's success in ensuring every child reached the level expected for their age in English, mathematics and science.

Mr Tuckwell said the strong parish links meant the whole community took an interest in children's progress. "We have a Church of England tradition and that makes us very much part of the community, and strengthens parental links with the school. It is quite an asset."

Sandra Nicholson, head of the 140-pupil Culworth Primary School near Banbury in Northamptonshire, said its church status pulled the widespread rural community together. The local vicar and his wife pop in every fortnight to take an assembly.

"Belonging to the church family makes a difference to us because moral and social education matters a great deal to the team atmosphere here," Mrs Nicholson said.

"Most of the children are Christian, but they also know

the importance of respect for other religious views."

All the top five schools serve rural areas and classes are often much smaller than in urban and city schools. St Michael's Bamford Primary School in Heywood, near Rochdale, has only seven full-time teachers, and is so isolated that very few of the children live within walking distance of the school.

Shenington Primary School, on Oxfordshire's border with Warwickshire, also has supportive parents and parish

THE TOP FIVE

- Culworth End CE, Northamptonshire
- Duddon St Peter's CE, Tarporley, Cheshire
- Shenington CE, Banbury, Oxfordshire
- St Michael's Bamford CE, Heywood, Rochdale
- Duddon St Peter's CE, Tarporley, Cheshire

volunteers. The vice-chairman of governors teaches science and the governors' treasurer takes the children for computer lessons.

The fifth school repeating its 100 per cent success rate was Dishforth Airfield primary, which serves the Army Air Corps, 9th Regiment, and children from the local village of Norton-le-Clay, six miles from Ripon in North Yorkshire.

Mark Edwards, the head teacher, who joined the school in September, said: "The main thing is low class sizes, which never exceeded 20. The school and the governors prioritised this."

Queen is blamed for poor results

By JOHN O'LEARY, EDUCATION EDITOR

A PRIMARY school with disappointing test results has blamed a visit by the Queen for distracting teachers and pupils from their work.

Harroden Middle School in Bedford, came near the bottom of the county league table of 11-year-olds' test results. Slightly more than a third of the 75 pupils reached the expected standard in English, mathematics and science, compared with the Bedfordshire average of almost two thirds.

Cheryl Birkbeck, the head teacher, said that the Queen's visit more than five months before the tests was one reason for the poor scores. Another was that the school's catchment area had an unsettled population.

"I don't like to make ex-

cuses, but the Queen's visit took our minds off learning," Mrs Birkbeck said. "The visit was a positive thing, but a large chunk of the year was taken up preparing for the big day and we would have focused a bit harder on learning if this hadn't happened."

The school was already implementing measures to raise achievement. "The Government has announced that all schools must have a literacy hour each day, and we have been having these since Christmas. Already results are improving."

A spokesman for Bedfordshire County Council said that Mrs Birkbeck had given her personal view. "The council does not believe it is the case that the visit affected the results."

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Film loses outdraws Sundance

Fraud? We're too dull for that

Jersey voices polite indignation at the Government's inquiry into its tax laws, writes Daniel McGrory

Adolf Hitler troubled them in 1940, Ted Heath ruffled them for a while in 1969 when he wanted to join the EEC and they didn't, and now Jack Straw is bothering the islanders of Jersey with his suspicions that they are all on the fiddle.

The seriously rich occupants of Jersey wish the Home Secretary to know that they picked this place as much for the quiet life as the 20 per cent income tax rate and do not take kindly to outside interference. Nor do they appreciate the implication that they are sharing some louché offshore

nouncement earlier this week of an inquiry into the financial laws and regulations in the Channel Islands and Isle of Man, righteous indignation has gripped The Beans, as Jersey's residents are known. The locals are restless and want revenge, but admit they are too placid to know how to do it. The most Mr Straw is likely to face is a delegation of worthies to his office politely registering a protest. Even so, Sir Peter Crill, the island's senior judge and former Bailiff, argues that Westminster has no business meddling in Jersey's independence as a Crown dependency. "The suggestion is the behaviour of our finance industry is affecting the character of our social lives, but surely that is a matter for us to debate?"



tax haven with drug barons and shady businessmen. The island's most celebrated tax exile, Harry Patterson — the author Jack Higgins — said: "We're too boring to do anything as exotic as launder money, as Mr Straw is implying with his heavy-handed investigation into our financial set-up. It's a slur on my character and that of my neighbours and, if he has the bottle, Mr Straw can come and delve into my bank accounts and search my drawers for dirty money. We're too dull for anything like that." Ever since Mr Straw's an-



Members of the La Moye golf club are furious at Mr Straw. One, Ronald Wilson, 78, said: "Why should we be pilloried because a Labour minister has money troubles?"

licence (Britain and America did not, with disastrous consequences) and the island's authorities have regularly informed police in the US and in Europe when drug money has tried to wash up. Jersey police boast that they were given a \$1 million reward just over a year ago by US Customs for uncovering the money-laundering activities of a Texan drug smuggler. More than

10,000 people work in Jersey's finance industry. The issue is the only topic of conversation in the clubhouse of the La Moye golf club, where members simmer with discontent. Pulling his clubs from the boot of his brand new silver-grey Mercedes 500SL, Ronald Wilson, 78, said: "We are not crooks. I came here 30 years ago to avoid Harold Wilson's taxes when I sold my

property businesses and wanted my sons to have my money, not let the Inland Revenue waste it on layabouts and spongers.

"We stay here because there is no crime, drink is duty-free — though food and clothes are expensive — and it's the perfect climate for poor old retired men to hack around with their golf clubs. If I had to pay UK taxes I would stay here, even

though the speed limit is only 40mph. But why should I be pilloried now because a Labour minister has money troubles?"

Only a handful of new residents are allowed into Jersey each year after a series of interviews in which they not only have to prove that they are rich enough but that they are of "the right stuff". These newcomers get to buy proper-

ties the other 85,000 islanders cannot afford. The Blackburn football club chairman, Jack Walker, is reckoned to be the richest, with £500 million; Trevor Hemmings, who made his money in leisure and property, is next with £300 million and the golfer Ian Woosnam and racing driver Nigel Mansell have just been admitted.

Shading himself from the winter sunshine that fills his conservatory high above St Aubin's Bay, Jack Higgins says: "After 21 years as a resident, the only way to stay sane is to regularly escape the island. It's so claustrophobic. We can spend 90 nights in Britain but any number elsewhere in the world without losing our status. In January most of the island goes to Jamaica."

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Jack Higgins: accused minister of being heavy-handed



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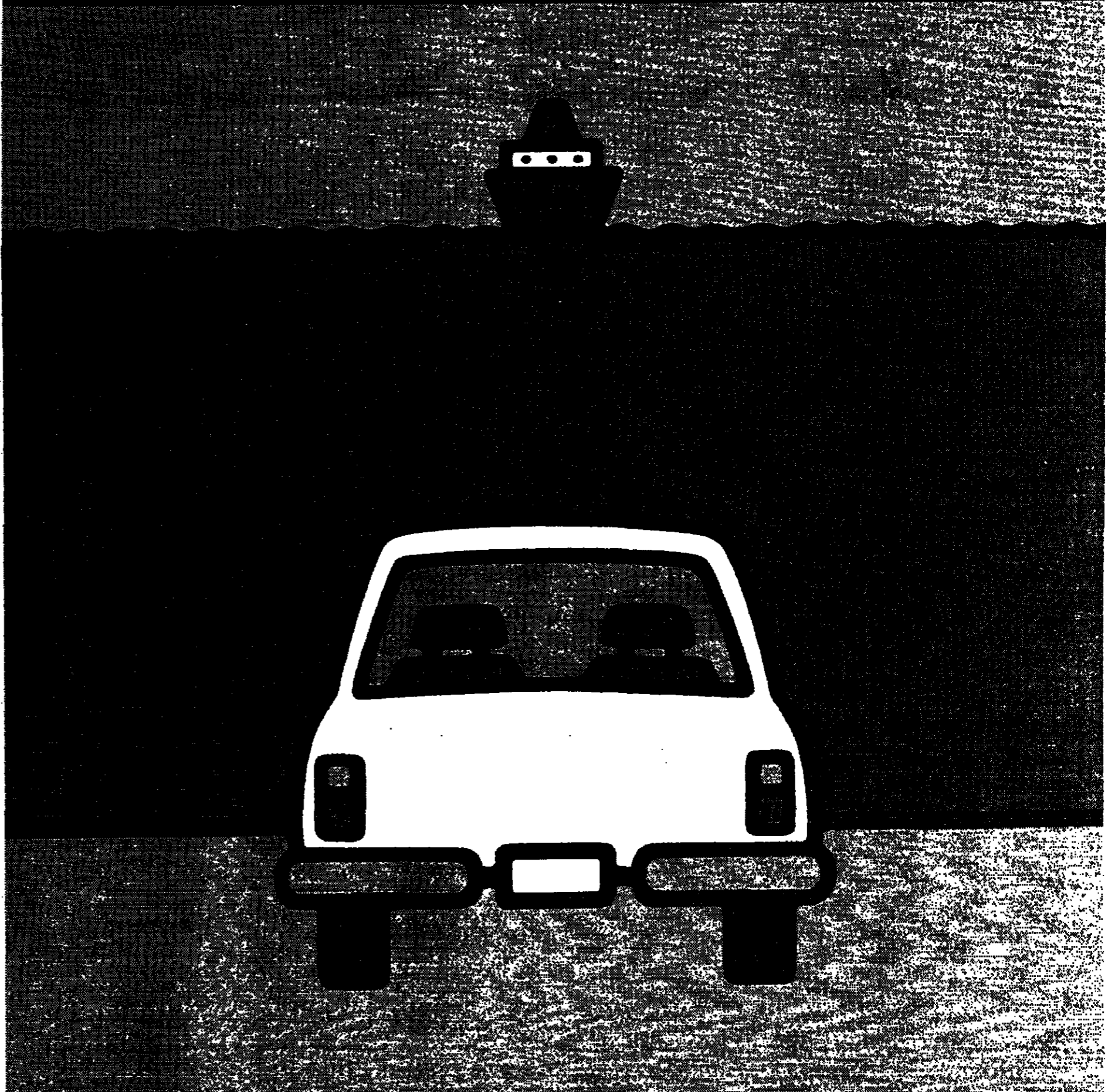
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Scotland calls time on youth crime

Three months ago, a curfew was imposed on under-16s in Hamilton to make the streets safer. Has it worked? Magnus Linklater reports

It is early evening, dark and cold on the Fairhill estate. There's an hour to go before the 8pm curfew, and there are still a few children trailing down the wet pavements. One of them drops a plastic burger carton. Joe Lowe, the local councillor, sees it and winds down the window of his car. "Hey, sonny, lift that up and put it in the bin, there," he says. The boy hesitates, then obeys. "Thanks, pal," Joe says. "See?" he grins. "They're learning."

Things are certainly changing in Hamilton, near Glasgow. Three months after a curfew was imposed on all children under 16, there is a growing sense that this is one social experiment that is working. Police report that vandalism and petty crime are down; complaints about noise and drinking on the streets have been reduced; parents say the streets feel safer.

The only dissenters seem to be the children. "What right have they to interfere with our freedom?" one 15-year-old demanded. Another said he was simply ignoring the ban.

Chief Superintendent Jim Elliott, one of the main instigators of the experiment — known officially as the child safety initiative — takes a relaxed view. "We don't tend to use the word 'curfew' because we want to convince them it's for their safety rather than to restrict their freedom. If it's a warm spring evening and there's still daylight, I doubt if we'll be hauling them off the street."

Drugs, under-age drinking,

vandalism, crime, above all the nightly mayhem of noisy children out of control had made life on the three estates of Fairhill, Whitehill and Hillhouse a misery. There had been several murders and a pub and a house have been destroyed by fire. Boarded-up houses, broken windows and graffiti-scarred walls make one end of Fairhill look more like the Falls Road. Most of it is now empty, marked for redevelopment.

Police, increasingly concerned about the safety of young children and unable to persuade families to keep them in after dark, proposed a joint initiative with the Scottish Office. Children breaking the curfew would be taken back home. If there was no one at home, they would be kept at the police station until their parents returned.

The scheme, introduced last October, met with worldwide interest as the first of its kind in Britain. The children, inevitably, played up to the media, shouting their defiance at police and making a show of ignoring the curfew. Within the first weekend, more than 30 — one as young as four — had been rounded up. Within a week that had risen to 52.

But then the numbers started falling off. Parents and councillors, who welcomed the scheme, seemed determined to make it work. John and Margaret McCormick, who have three children, were moved from the worst end of Fairhill,



Time out: 15-year-old boys on the Fairhill estate in Hamilton, near Glasgow, where an experimental 8pm curfew has cut teenage crime

where they had been terrorised. "It wasn't safe for our wee boy to go out at all," Mr McCormick said. "He never saw the light of day. It was terrifying." His wife shuddered as she remembered thugs as young as 14, "a bottle in one hand and a bag in the other," looking for trouble.

Now they feel secure. Their house looks out on a quiet street. Their youngest child, Malcolm, plays on a rug in front of the fire. "We feel so much safer. Where we were before, we kept the children in anyway, but that was simply fear. Now it's for their own good," Mrs McCormick said.

But their son Thomas, 13, objected. "I don't feel any safer," he said. "I want to be able to go out on a Saturday and meet my friends."

Down at the civic centre, where line-dancing, aerobics, and a weekly credit union meeting were taking place, there was near-universal approval. "It definitely needed doing," John Queen, the supervisor, said. "The whole atmosphere has changed."

Mr Lowe said that one by-product had been a new relationship between the community and the police.

"People have seen that action has been taken, with the council and the police working together. It has improved self-respect. I believe it's a stepping-stone to greater things."

Mr Elliott said that, halfway through the six-month scheme, it had exceeded expectations. "There have been no complaints, no displacement of disorder to other areas. We've achieved a high degree of support from residents, and very few repeat offences from children we've picked up."

He has been inundated with requests for information about the scheme, not just from within Britain, but from France, Germany and Brazil.

Back at the community centre, there was rather less enthusiasm round the pool table. Joe, Shug, Peter, Liam, Samantha, Paddy and "Kevin Semtex", whose ages ranged from 13 to 16, talked about how they were going to evade the police come the summer. "Freedom!" they chorused, in mock defiance.

But even among the rebels there was a sense that the restrictions were there to stay. "Maybe, if it was 9 o'clock..." Liam said. "That wouldnae be so bad."

SCOTS LAW

■ In Scotland, a person must be brought to trial within 110 days of being charged. The Home Office is looking at the feasibility of a much tighter timescale in England and Wales.

■ Plans for an order to bar convicted paedophiles from going near parks or other areas where children are at risk were announced in Scotland in the autumn and appeared in the Government's Crime and Disorder Bill in December.

■ Children's panels in Scotland deal with young offenders or children at risk of getting into trouble. The Home Office is to create youth panels, similar to children's panels, who will deal with offenders making their first appearances in court in England and Wales.

■ In Scotland, the age of criminal responsibility is eight. The Government has moved towards this age by proposing to abolish the ancient law which said that a child aged ten or under was incapable of committing a criminal offence.

Table talk serves children well

By RICHARD FORD HOME CORRESPONDENT

SCOTLAND'S system for dealing with young people in trouble has emerged in Jack Straw's proposals to curb youth crime. The Home Secretary has tailored part of his overhaul of youth justice in England and Wales by borrowing elements from the Scottish Children's Panel System.

Introduced 27 years ago, it is a more informal inquisitorial system than that operating in England and Wales, and seeks to involve everyone in a case — from parents to police — to ensure they focus on the child's needs. A recently retired member of a panel, who also served as magistrate in England, said yesterday: "It knocks spots off the English system. I do not know why the English don't just copy it."

The panel comprises three lay volunteers under the guidance of a "reporter", similar to the clerk in an English youth court. They hear cases involving children who have committed offences or who are in danger of drifting into crime. A case may be referred by the police, social workers or school as a result of truancy, petty crime, child sexual abuse or any other matter that



Panel participants sit at one table

Straw has suggested that, in England and Wales, stipendiary magistrates would decide on guilt, leaving the sentencing to lay magistrates.

In the panel's proceedings, parents, social worker, police, teacher and the panel sit around a table to reach decisions addressing the causes of difficulty, rather than assigning blame. Mr Straw has suggested that all participants in English youth courts would sit around a single table, and that first offenders who plead guilty would be referred to a youth panel.

In Scotland, the panel's discussions are frank, the parents are expected to contribute, and the reasoning in reaching a decision takes place at the table rather than in a separate room. If rows develop, it is usually between parents. On one occasion a woman picked up a chair to try to attack her partner.

The former panel member said: "The child is encouraged to say what he or she thinks, and the parents can put their point of view and disagree with others have said."

"If the fact that the parents could not get up in the morning, or had a serious drink problem, was having an adverse effect on the child, then we would say so."

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We reserve the right to offer alternative gifts. This offer applies if you are aged between 20 and 55 inclusive. *This is based on a healthy male non-smoker, aged 30 next birthday. The cost of cover will depend on the level and period of cover, in addition to your personal circumstances. Full written details are available on request. Any financial advice given will relate only to General Accident Life's products. General Accident Life is regulated by the Personal Investment Authority. General Accident Life Assurance Limited, 2 Poultry Street, York YO1 1HR.

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 Surname _____
 Address _____
 Postcode _____
 Telephone No (Day) _____ (Evening) _____
 Date of Birth _____ Smoker Non-Smoker

*Note: A non-smoker is a person who has not used any tobacco products in the last 12 months.

THE FINISH LINE

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ANTHONY

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ANTHONY

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COURT CIRCULAR

SANDRINGHAM, NORFOLK January 23: By command of The Queen, Vice Admiral Sir James Weatherall...

BUCKINGHAM PALACE January 23: The Prince Edward today continued his visit to Tokyo, Japan...

BUCKINGHAM PALACE January 23: The Princess Royal, Colonel-in-Chief, Royal Corps of Signals...

Luncheon

Atlantic Council Mr John Speller, Under Secretary of State for Defence...

Service dinner

HAC Major R.S.T. Murphy, Commander of the Signal Squadron...

Dinner

English-Speaking Union Barones Fookes was the guest of honour and speaker...

Weekend anniversaries

TODAY BIRTHS: Hadrian, Roman emperor 117-138, Italica, Spain, 76AD...

TOMORROW BIRTHS: St Edmund Campion, Jesuit martyr, London, 1540...

DEATHS: Robert Burton, author of Anatomy of Melancholy, Oxford, 1640...

Church news

The Rev Piers Warburton, Vicar, Hartley Wintney...

Other appointments

Mr Charles Myrnes, Barrister, to be Deputy Chancellor...



Elizabeth Dunphy and Lieutenant Commander Andrew Loring from Puckeridge, Hertfordshire, who have recently announced their engagement.

School news

Dean Close School The Bollinger Club held its Lent Term Dinner on Monday, January 19...

Supper

Caledonian Club A Burns' Night Supper was held at the Caledonian Club...

Church news

The Rev Piers Warburton, Vicar, Hartley Wintney...

Other appointments

Mr Charles Myrnes, Barrister, to be Deputy Chancellor...

Memorial services

Mr Richard Warwick A memorial service for Mr Richard Warwick...

Air Vice-Marshal W E Oulton A service of thanksgiving for the life of Air Vice-Marshal Wilfrid Ewart Oulton...

Latest wills

Baroness Llewellyn-Davies of Haslemere, London NW5, left estate valued at £1,986,712 net.

Weekend birthdays

TODAY: Mr Eric Ashton, rugby league coach, 63; Mr Harry Brett, former general secretary...

Blakenham, 60; the Most Rev Dermot Clifford, Archbishop of Cashel and Emly...

PERSONAL COLUMN

Salvador Dali: the painter who turned his life into a work of art. By JOHN RUSSELL TAYLOR

Salvador Dali's most individual and valuable gift was undoubtedly his ability to combine work of genuine artistic quality with an extraordinary skill in self-publicity...

Forthcoming marriages

Mr J.R. Alford and Miss D.N. Singarayer The engagement is announced between Justin Richard, younger son of Mr and Mrs J. Alford...

Mr J.P. Bidgood and Miss A.J. Stringer The engagement is announced between Julian, son of Mr Jeffrey Bidgood and the late Mrs Bidgood...

Mr A.C.T. Clemett and Miss D.K. Connor The engagement is announced between Adam, second son of the Rev and Mrs Peter Clemett...

Mr G.K.R. Everest and Miss E.J. Blayney The engagement is announced between Giles, son of Squadron Leader and Mrs Keith Everest...

Mr N.C. Lawson and Miss S.K. Fuller The engagement is announced between Nigel, son of Mr and Mrs Bernard Lawson...

Weekend birthdays

TODAY: Mr Eric Ashton, rugby league coach, 63; Mr Harry Brett, former general secretary...

PERSONAL COLUMN

Salvador Dali: the painter who turned his life into a work of art. By JOHN RUSSELL TAYLOR

Salvador Dali's most individual and valuable gift was undoubtedly his ability to combine work of genuine artistic quality with an extraordinary skill in self-publicity...

BMDS: 0171 680 8830 PRIVATE: 0171 481 4000

TRADE: 0171 481 1982 FAX: 0171 481 9313

DEATHS ARTHUR - George (A.G.A.) died on 22nd January 1998 aged 82 years...

ANNOUNCEMENTS BIRTHS BIRTHDAYS SERVICES

MUSICAL INSTRUMENTS Forsyth Piano Sale

TICKETS FOR SALE GIFTS FLATSHARE ANTIQUES & COLLECTABLES MEET SOMEONE THROUGH CLASSIFIED

THE TIMES SATURDAY JANUARY 24 1998 OBITUARIES

Dull end to week

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

Table of equity prices for various sectors including ALCOHOLIC BEVERAGES, BANKS, BREWERIES, PUBS & REST, BUILDING MATERIALS, CHEMICALS, CONSTRUCTION, DISTRIBUTORS, ELECTRICITY, ELECTRONIC & ELECT, ENGINEERING, FOOD MANUFACTURERS, HEALTHCARE, HOUSEHOLD GOODS & TEXT, INSURANCE, INVESTMENT TRUSTS, MEDIA, PHARMACEUTICALS, PRINTING & PAPER, PROPERTY, RETAILERS, FOOD, RETAILERS, GENERAL, SUPPORT SERVICES, TELECOMMUNICATIONS, TRANSPORT, WATER, and OTHER FINANCIAL.

Table of equity prices for various sectors including ALCOHOLIC BEVERAGES, BANKS, BREWERIES, PUBS & REST, BUILDING MATERIALS, CHEMICALS, CONSTRUCTION, DISTRIBUTORS, ELECTRICITY, ELECTRONIC & ELECT, ENGINEERING, FOOD MANUFACTURERS, HEALTHCARE, HOUSEHOLD GOODS & TEXT, INSURANCE, INVESTMENT TRUSTS, MEDIA, PHARMACEUTICALS, PRINTING & PAPER, PROPERTY, RETAILERS, FOOD, RETAILERS, GENERAL, SUPPORT SERVICES, TELECOMMUNICATIONS, TRANSPORT, WATER, and OTHER FINANCIAL.

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Don't miss the 31st January deadline or you could be down £100 overnight

Revenue Self Assessment - A change of system. You must send your completed tax return back to us by this date, or you face a £200 penalty. Remember, 31st January 1998 is the deadline. If you need help, contact your tax office during office hours, or call the Self Assessment helpline on 0455 000 444.

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PROFILE 30 Oppenheimer seeks to keep dream alive

BUSINESS

WEEKEND MONEY SECTION 2

BUSINESS EDITOR Patience Wheatcroft

SATURDAY JANUARY 24 1998

City split over need for rate rise after growth slows

BY ALASDAIR MURRAY ECONOMICS CORRESPONDENT ECONOMIC growth declined sharply in the last quarter of 1997...

persuade the Bank not to raise rates when it meets early next month. Eddie George, Governor of the Bank, has made it clear that he wishes to see a period of below-trend growth...

Capital, said with wages rising and service sector still growing strongly, "a quarter point rise in February remains the most likely outcome."

In Indonesia, the rupiah endured another day of heavy falls as traders reacted negatively to the Government's revised budget plans and the growing debt problem.

Indonesia's foreign corporate debt is estimated to total about \$66 billion. Other Asian currencies were again hit by the rupiah's problems...

BUSINESS TODAY

STOCK MARKET INDICES: FTSE 100 5181.4 (-71.7), Nikkei 16789.11 (+26.23), S&P Composite 954.65 (-8.39)

EMI issues profit warning as Japanese sales plummet

SIR Colin Southgate, the executive hired to sort out the troubled Royal Opera House, yesterday revealed that EMI Group, the music and retail group of which he is chairman, has plenty of problems of its own.

three months after Sir Colin had described the worldwide music market as "flat", and EMI's shares yesterday fell 48 1/2p to 430p...



Sir Colin Southgate said consumer confidence in the Far East had "dropped like a stone" and hit sales over Christmas

Sponsor sought by Spice Girls

THE Spice Girls have hired the marketing expert behind last month's Concert of Hope for the Diana, Princess of Wales Memorial Fund to find a corporate sponsor for their first world tour...

Labels are being merged to reduce costs in Japan, but analysts believe that TOEMI, the EMI joint venture with Toshiba, may intervene to restrict the extent of the restructuring.

Advent favourite to buy United's regional titles

ADVENT International, the Boston-based venture capital group that is backing Tim Waterstone's title at WH Smith, has emerged as the surprise favourite to buy the regional newspaper operations of United News & Media.

Lord Hollick's TV and newspaper group had hoped to receive at least £400 million for the business, whose main operations are in Yorkshire, London and the South East and Spain.

charge of newspapers, would join this bid have been denied. However, media insiders believe that the strongest offer will come from Advent...

Microsoft bid for BT evaporates

MARKET fantasies that Microsoft founder Bill Gates might bid for BT evaporated yesterday as the share price dropped by 14p to 569p.

Fidelity to shed 200 and close UK broker

FIDELITY Brokerage Services, one of the country's biggest execution-only stockbrokers, is to close with the loss of more than 200 jobs.

Its parent, Fidelity Investments, the leading US fund manager, said it had explored the possibility of selling the company, but had been unable to find a suitable buyer.

Northern Foods plans demerger

Shares in Northern Foods rose close to a four-year high after the company confirmed market speculation that it is planning a demerger of its dairy business to focus on the prepared food division.

Tiny Rowland says that Nick Morrell is "an agreeable bloke". But does the chief executive of Lonrho possess the ability to complete the company's transformation from diversified trading house to a focused mining business?

A WEEK IN THE CITY

What would the week be without a mega-merger? SmithKline Beecham obliged with talk of a £75 billion merger with American Home Products...

former chief executive of the Personal Investment Authority, is to join Robert Fleming as chairman of UK and European retail asset management.

hit by a rash of cancellations, despite the lure of knockdown prices. Cathay Pacific said it was cutting 760 jobs because of the sharp downturn in traffic on routes to Hong Kong.

cludes Henderson Crosthwaite, the stockbroker, is expected to fetch up to £120 million.

rise next month less likely, although Eddie George, the Bank of England Governor, hinted that further rises might still be necessary to keep inflation in check.

John Menzies said it was withdrawing from the high street after 165 years, leaving 232 Menzies newsgagents on the block.

THE DEATH TAX How To Avoid It. Inheritance Tax is charged at a flat rate of 40%. If all your assets are worth £500,000 the tax bill could be £114,000. TALK TO TOWRY LAW TODAY 'tomorrow' may be too late. Phone 0345 88 99 33

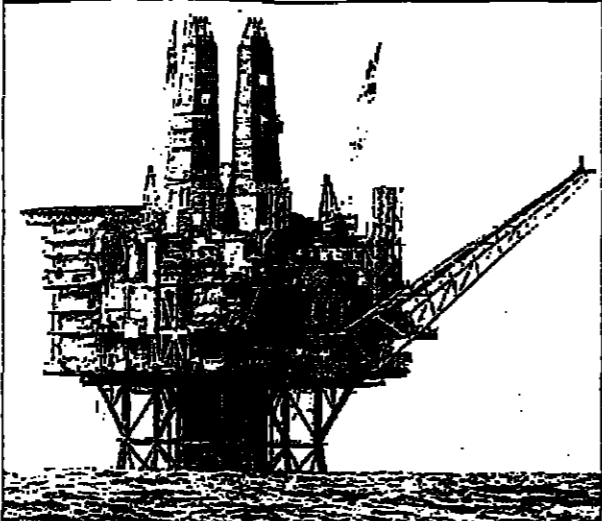
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STOCK MARKET MICHAEL CLARK Stock Market Writer of the Year

Oil surplus puts skids under sector's shares

Oil companies came under the hammer as the supply of crude oil to world markets continued to outstrip demand...



The falling price of crude continues to hurt oil companies

Chris Buckley at Merrill Lynch, the broker, says the fall began in November when Opec raised production quotas...

Share prices generally ended the week on a flat note. Wall Street's reversal of early gains prompted a late sell-off in London...

This week's speculative buying of British Telecom showed signs of boiling over as the price retreated 14p to 509p.

reluctant to rule out a strategic alliance with the computer software group. Much of the buying has come from the US...

Cable & Wireless, which broke off merger talks with BT last year, rose 18 1/2 p to 552p...

Misy's, the information and technology specialist, surged 130p to £21.42 1/2...

view that both sides may again try to get together. There was also speculative buying of the other telecom companies...

Northern Foods, up 8p to 258p, has quickly justified the faith shown earlier this week...

by Merrill Lynch, the broker, which has been recommending the shares to clients.

The profits warning from EMI Group sent the share tumbling 48p to a new low of 43p...

Blue Circle retreated 14p to 31 1/2 p as Goldman Sachs moved its recommendation from a "trading buy" to "market outperform"...

It was the first day of dealings for Sanctuary Group after a placing at 20p. The media and entertainment group...

in chilled foods, strengthening links with upmarket retailers like M&S.

At 188 1/2p yesterday the shares traded on 14 times prospective earnings for the current year...

The company has worked hard to shed its reputation for nasty surprises. It has divested low-margin businesses and invested heavily...

and has almost no overlap with other food businesses. Raw milk prices are quoted in euros, and have become cheaper thanks to the strong pound...

The shares added 6p yesterday, and now trade on 15 times forecast earnings. After the strong rise, that looks fair value.

Hazlewood SANDWICHES are not to be scoffed at. Hazlewood Foods is paying £14 million for a London sandwich maker...

Beyond Hazlewood is looking beyond this deal at a market worth £2.6 billion a year and growing at a rate of 7 per cent annually...

Hazlewood has enjoyed a rerating in the past six months, not least because of

clear. With facts hard to come by, present forecasts are little more than stab in the dark.

Shareholders who have already lost nearly three quarters of their money might as well hang on, though for the next 12 months a takeover looks the best hope for any significant recovery...

Shield SHIELD Diagnostics, beloved of speculators and rumour-mongers, is still managing to deliver the goods...

Although Shield is still waiting for the results of a key medical study, there is lit-

MAJOR INDICES: New York (midday), Dow Jones, S&P Composite, Tokyo, Hong Kong, Amsterdam, Sydney, Frankfurt, Singapore, Brussels, Paris, Zurich, London, FT 30, FTSE 100, FTSE 250, FTSE 500, FTSE All-Share, FTSE Non Financials, FTSE FTSE 100 Index, FTSE Govt Secs, Bargaist, SEAQ Volume, CAP, German Mark, Exchange Index, Bank of England official close, ERM, RPI, RPI-X.

RECENT ISSUES: Abbey Natl Dublin, General Inds, Longmead, Marchpole, Razorback Vehicles, Sanctuary Warrants, Second Scot 22 Div, Second Scottish.

RIGHTS ISSUES: Calluna n/p (9).

MAJOR CHANGES: RISES: Xenova, Col Telecom, Filtronic Com, St James Place, Cable & Wireless, Utd Assurance, Wf Elect, Robert Walters, Tate & Lyle, Boots, Stagecoach, Fuj Bank Y.

FALLS: EMI, Levenston, Rank Opt, Cap Invest, Vodafone, Molins, Blue Circle, Hardy Oil, Shell, Cap Radio, Campass Gp, Enterprise, BT & Gen, Ley.

Closing Prices Page 26

LONDON FINANCIAL FUTURES: Long Gilt, German Govt Bond (Bund), German Govt Bond (Boba), Italian Govt Bond (BTP), Japanese Govt Bond (JGB), Three Mth Sterling, Three Mth Eurodollar, Three Mth Euroswiss, Three Mth ECU, FTSE 100.

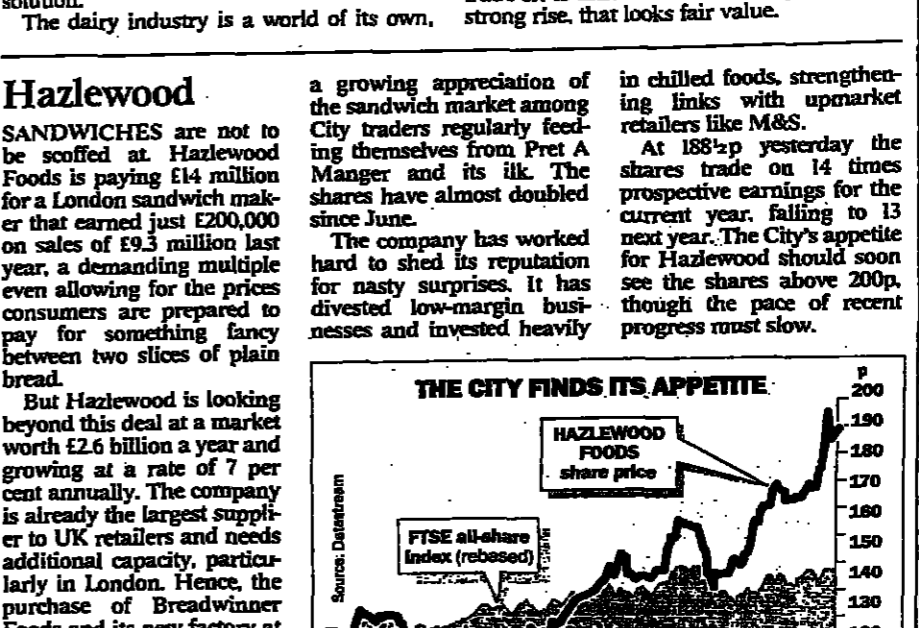
MONEY RATES (%): Base Rates, Discount Market, Treasury Bills, Local Authority Depos, Treasury Bills, Local Authority Depos.

EUROPEAN MONEY DEPOSITS (%): Currency, Dollar, Deutschmark, French Franc, Swiss Franc, Yen.

GOLD/PRECIOUS METALS (BAUN & Co): Bullion, American, Platinum.

STERLING SPOT AND FORWARD RATES: VMI Rates for January 23, Argentina, Brazil, Canada, Denmark, Hong Kong, India, Italy, Japan, Korea, Malaysia, Netherlands, New Zealand, Norway, Philippines, Singapore, South Africa, Switzerland, Taiwan, Thailand, United Kingdom, USA.

TEMPUS Milk separation advertisement with text about Chris Haskins and Hazlewood.



WALL STREET: Table listing various US stocks and their prices, including AAPL, AMZN, DIS, and others.

OTHER STERLING: Table listing various foreign currencies and their exchange rates against sterling.

FTSE VOLUMES: Table showing trading volumes for various FTSE indices and sectors.

Table listing various financial metrics and company data.

Table listing various financial metrics and company data.

Table with multiple columns listing various financial data, including commodity prices, life options, and other market indicators.

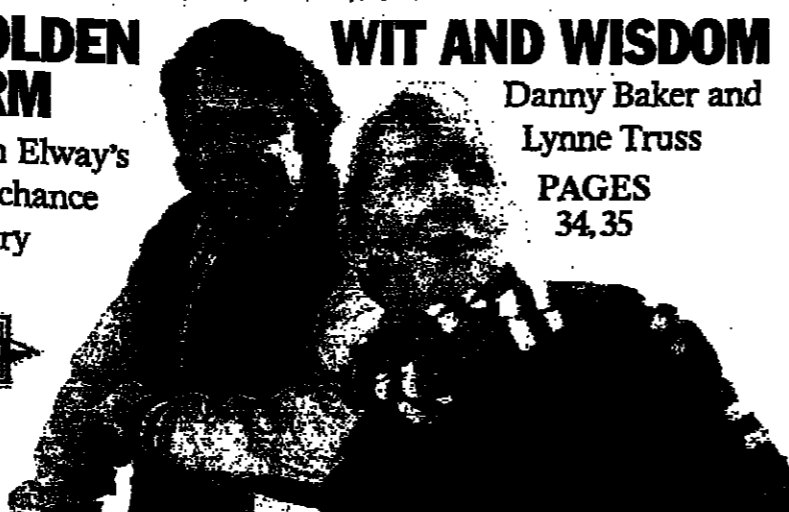
Table listing various financial metrics and company data.

UNDER THE SKIN OF SPORT

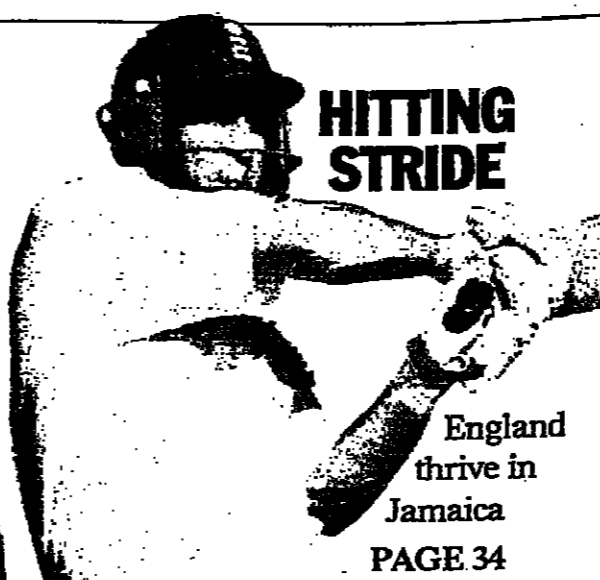


GOLDEN ARM
John Elway's last chance of glory

PAGE 40



WIT AND WISDOM
Danny Baker and Lynne Truss
PAGES 34, 35



HITTING STRIDE

England thrive in Jamaica
PAGE 34



WEEKEND MONEY

How much will Blair's new pension policies cost you?
PAGE 53



go

Farewell to an icon as Rover kill off the Metro
PAGE 49

THE TIMES SATURDAY SPORT

10 PAGES

JANUARY 24 1998

FA CUP PART-TIMERS DRESSED TO KILL A GIANT

Stevenage job lot ready to tax Newcastle

By RUSSELL KEMPSON

EVEN Victor Green, the voluble, inexhaustible chairman of Stevenage Borough, had had enough. "Hello," his mobile message service said. "If you're calling me about FA Cup tickets, put the phone down immediately." The tickets had gone, long gone, the media pack was conducting its final interviews and the boardroom was clearing. It was time for quiet contemplation of what lay ahead.

Stevenage, fifteenth in the Vauxhall Conference, play Newcastle United, tenth in the FA Carling Premiership and 97 places above them in the football pyramid, in the FA Cup fourth round at Broadhall Way tomorrow. The £200-a-game part-timers against the £20,000-a-week professionals; the anonymous teachers and salesmen against instantly recognisable internationals; David tackles Goliath, minnow versus giant.

Rarely before has a tie captured the imagination of so many and on such a global scale. Kenyan television requested pen pictures of the players, Radio Johannesburg interviewed Paul Fairclough, the manager, and reporters rang from Norway in a state of distress. "Where is this Steven-argert?" they asked.

The Borough Clubcell line took 10,000 minutes of calls in 24 hours; the Internet site recorded 1,800 hits a day from 30 countries; Sunderland supporters spent £450 on ten Stevenage shirts so they could wear them around the North East and antagonise their rivals. Begging letters arrived by the dozen.

Media passes numbered 123 at the last count and VIPs have had to be catered for. Tony Banks, the Minister for Sport, will be present, as will Barbara Follett, the Labour MP for Stevenage; and her husband, Ken, the author. Tony Blair may also pay a visit to see his beloved Newcastle, Gary Mabbutt, the Tottenham Hotspur captain, has paid for his ticket.

It is no ordinary match and all because Newcastle, the six-times FA Cup-winners, rashly decided that Stevenage would be unable to stage it at their tiny ground in Hertfordshire, alongside the St Margaret Clitherow Junior School. Newcastle objected, appealed and lost, incurring the scorn of disgruntled Geordies and neutrals alike.

"I've never known a cup-tie, apart from a few finals, to have generated so much interest," Fairclough said. "It looks like 95 per cent of the people want us to win. The players have been like performing monkeys, what with all the attention, but they've shown a really refreshing, boyish attitude."

At 4.30pm tomorrow, Stevenage will take a deep breath; at Broadhall Way, into which 8,700 spectators will be shoehorned, and in the town's arts and leisure centre, in which 750 fans will pay £6 each to watch a 15th-square screen.

All week, the ground has echoed to the sound of scaffolders constructing the temporary stand. Problems have been overcome, disputes diffused, but one remains. Boro Bear, the mascot, is still without a clean crop of hair. Nobody can find a washing machine big enough to fit his head.



BACK ROW (left to right): Darren Rogers (telecommunications engineer/left back), Michael Love (driver/utility player), Ryan Kirby (warehouse assistant/right back), Stuart Beevor (salesman/midfield player), Richard Wilmet (bank employee/goalkeeper), Steve Perkins (teacher/midfield player), Simon Stapleton (football coach/midfield player), Gary Crawshaw (delivery driver/forward), Jamie Marsh (driver/left back), Jason Solomon (operations administrator/midfield player). FRONT ROW: Neil Inman (student/winger), Darren Fenton (fortlift truck driver/midfield player), Neil Trumble (fitness coach/forward), Des Gallagher (surveyor/goal-keeper), Steve Holden (courier/defender), Robbin Trot (pastry decorator/defender), Giuliano Grazzoli (mechanic/forward), Dean Wordsworth (barman/forward), James Dillnut (student/defender), Paul Fairclough (full-time manager). Television: Sky Sports 2, 4pm, tomorrow.

PHOTOGRAPHS
Marc Aspland and Mike Powell

Football Saturday, pages 35-37

Another boring month on SKY To get installed for February* call now on **0990 979797**

- **Rugby Union - The Five Nations:** France v England - 7 Feb, England v Wales - 21 Feb exclusively live on Sky
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- **Cricket:** England's Tour of the West Indies - 3 Tests in February
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*Subject to demand and availability

THE TIMES UNIT TRUST INFORMATION SERVICE

Table of unit trust prices for the first column, including various fund names, share prices, and performance metrics.

Table of unit trust prices for the second column, continuing the list of funds and their respective data.

Table of unit trust prices for the third column, listing additional funds and their market values.

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Small text at the bottom of the page, possibly a footer or additional notice.

NEWS

Clinton 'cheated with other staff'

Monica Lewinsky believed that President Clinton "cheated" on her with four other women... it was alleged. The others were not named.

Insurance scandal could hurt millions

The Government is holding emergency talks to sort out the insurance mis-selling scandal which is threatening to engulf up to 7.5 million people...

Seven die in Alps

At least seven French teenagers were killed in an avalanche during a school hiking expedition in the southern French Alps.

Fall of Young Tories

William Hague has decided to wind up the Young Conservatives, the nursery for a generation of Tory politicians.

Bid to cool Cup fever

The Foreign Office is to try to deter British football fans without tickets from swarming French cities where the English and Scottish teams are due to play.

Iraq stalemate

Iraqi defiance may spell the end of the mission to track down President Saddam Hussein's weapons of mass destruction.

Shootings 'to end'

Ulster's biggest loyalist paramilitary group, said it was ending its killings of Roman Catholics, but within hours Belfast was rocked by another shooting.

Cause for angst

Prejudice clouds British views of Germans, says a German report. The German view of the British is more charitable.

Diet of the duchess

The duchess of York launches a new career next week as a celebrity cook.

Botha unrepentant

Former South African President P. W. Botha, on trial for contempt, said the Afrikaner "tiger" was reawakening.

Artist strikes lucky

Four landscapes by Rosie Snell, a young artist spurned by art dealers, have been bought by Charles Saatchi.

Islanders furious

Jersey residents are appalled after Jack Straw ordered an inquiry into financial regulations in the Channel Islands.

Minister knows a tango or two

For a Chelsea football fan, Tony Banks MP is a natural-born mover. When the Minister for Sport declared this week his determination to get ballroom dancing on to the Olympic programme by 2004, The Times put him through his paces.



India's Border Security Force camel regiment stand against a backdrop of the presidential palace during rehearsals for Monday's Republic Day show

NEWS FEATURES: Valerie Grove: It is true that a courtroom is like a theatre... OPINION: In the wings: The Republicans would privately prefer that Mr Clinton served out his term... COLUMNISTS: Simon Jenkins: This is the final article I shall inscribe in "Old High Gothic"... BUSINESS: GDP slows: Growth declined in the last quarter of 1997... SPORT: Football: Rarely has an FA Cup tie caught the imagination of so many...

THE TIMES CROSSWORD NO 20,697
A £30 book taken will be awarded to the senders of the first five correct solutions opened next Thursday.

AA INFORMATION
Latest Road and Weather conditions
UK Weather - All regions 0330 444 910
UK Roads - All regions 0330 401 410

FORECAST
General: Any early rain or sleet in southern England will soon clear, and then most areas will have a dry day with spells of sunshine... AROUND BRITAIN: 24 hrs to 5 pm: b= bright, c= cloud, d= drizzle, etc.

MOON TODAY
Moderate
A diagram showing the moon's position in the sky with various weather icons and wind directions.

ACROSS
1 Run in a straight line (6).
4 Continental community still over the moon (8).
10 Fat cat apt to curl in a strange way (9).

ASBROAD
Austria 13.54, Cologne 2.36, Madrid 10.80, Rome 11.52, Abu Dhabi 19.64, Cork 3.47, Manila 14.57, S Paulo 7.48, etc.

TORONTO OR ICELAND
BA 747 to Toronto on 22 May, 4 July, 131 August or 5, 19 September... Concorde to Iceland on 4 July... MONACO G.P., WORLD CUP

ORIANA & ORIENT-EXPRESS
Orient-Express to Southampton on 28 April... Concorde to Pisa on 16 May... QEZ OR GRAND PRINCESS

Solution to Puzzle No 20,691
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Yesterday's highest day temperature... NEAREST & LOWEST
Yesterday's lowest day temperature...

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SECTION 6
the times magazine
Neomi Campbell: Highs and lows of a supermodel... Young Fabians: The boys and girls of new Labour... Mimi Papandreou: More than a porn star... Fortune cooking: Chinese New Year feast

VISION
Full seven-day radio and television guide
World's weirdest hobbies

Steve
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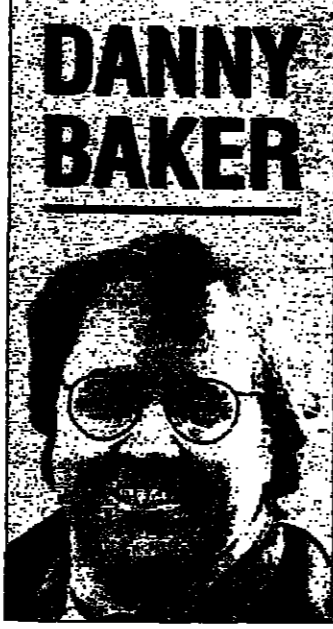
هكذا من الاصل

efield

FOOTBALL SATURDAY

Spits and spats as the worms turn

The outcry and subsequent transfer-listing of Savo Milosevic after his spit in the direction of a troublesome clique of travelling Aston Villa fans last week strike me as very cowardly reactions. They smack of panic and guile.



DANNY BAKER

receives a right-hander, then it is their own fault. We are not wrestling fans. Those men out there are not actors. They are drawn from our own ranks.



If fans hurl vile abuse at players they will eventually hit back

obsession with money, remains a plug-ugly pastime overwhelmingly played and watched by the working class. The denial of this leads to drift ever more into a world of What Should Be instead of What Is.

Glittering prize eludes Banks

Tony Banks, the bumptious, bouncing, clumsy Minister For Sport And That, throws everyone a curve-ball this week by making embarrassing announcements calling for ballroom dancing to be legalised.

Splendid news as I learn that, at Old Trafford, the executive boxes are equipped with volume controls that can blot out the noise from the stadium altogether.

Sound idea for Old Trafford

this and do not belyache whenever the worm turns. Terrace dwellers know that a well-seasoned heckler can quite skillfully take a player's sensitivities and emotions to the very brink several times during a match before recognising the flash of red that signals an athlete is about to become a human being again and set about them with his fists.

directing torrents of anger and pain toward the large window behind which you sit. It is at this point that you stand and, with exaggerated gentility, begin to adjust the knob on the wall.

Knives are out for the turnstile patrol

Last week's piece about the ludicrous and petty items that have been taken off supporters on their way into matches prompts Jerry Moore to write to tell of another side of the experience.

with ten minutes to spare, which he will need. The queues are long and the police are searching everybody on the way in.

Dichio leaving Italy to join Sunderland

SUNDERLAND have signed Daniele Dichio, the former Queens Park Rangers forward, from Sampdoria for a fee of £750,000.

Merson unscarred by 'madness'

David Maddock meets a player making the most of another chance



Merson enjoys a kick-around with his son, Sam, 2, before taking on Arsenal today

It comes as a surprise when you meet Paul Merson in the flesh. After all he has been through in recent years - the drugs, the drink, the gambling, his wife walking out on him - you expect him to look worn down by it all.

should not have been sold, even allowing for his addictions. He has since impressed Glenn Hoddle sufficiently to be included in the past three England squads.

meets up with his old teammates and still needs the contact with his roots in London. At the start of the season, he found the 600-mile round-trip hard and considered giving up.

staying in the North East with him. They got me through it all, and they come before everything," he said.

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FA responds to Conference call

STEVENAGE Borough will be denied one of the traditional perks bestowed on non-League clubs as reward for outstanding FA Cup runs after a shake-up of the qualifying rounds of the competition was announced yesterday.

leagues to the Conference - the UniBond League, Ryman League and Dr Martens League - will enter the competition in the second qualifying round.

where they are in the leagues, just as it does in entry to the first and third rounds, and not the clubs' ability in other competitions such as the Trophy.

said. "From an administrative and fixture point of view it gives us two extra Saturdays and two midweeks free."

IN THE TIMES ON MONDAY Unparalleled coverage of the FA Cup: Rob Hughes on the match of the round at Stevenage, Lynne Truss at Villa Park and reports on all the weekend's ties

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RACING: ALNER-TRAINED CHASER COMPLETES ASCOT TREBLE IN GAME FASHION

Cool Dawn upholds Festival claim

By Chris McGrath

The sponsor left Cool Dawn at 25-1 for the Tote Cheltenham Gold Cup after he completed an Ascot treble yesterday...



Cool Dawn, left, leads eventual faller Go Ballistic on his way to completing a treble at Ascot yesterday

tired," he said. "I was always confident that Cool Dawn would pick up again, just as he did when the other horse came at him...

Robert Alner, who trains the former hunter in Dorset, added: "He was giving a lot of weight in dead ground, and this race was just what we needed.

Henrietta Knight, the winning trainer, said: "The best thing that happened was that he made a mistake and landed short at the fence where Lake Kariba fell early on.

2.15: Last year's winner, Ocean Hawk, put up a game effort when second to Mighty Moss at Cheltenham last time...

The Land Agent appeals on survey of chasing debut



KEMPTON PARK CHANNEL 4

1.15: The problems of Dair Star, unraced since this contest last year, are typical of most of the field...

1.45: Though Earth Summit enjoys a slog through the mud, he races with plenty of dash and will not be inconvenienced by dropping back in distance.

2.15: Last year's winner, Ocean Hawk, put up a game effort when second to Mighty Moss at Cheltenham last time...

look at The Land Agent. A decent hurdler, he coped slickly with the big Sandown fences when given a sympathetic introduction to chasing...

3.10: Nipper Reed was allowed to dominate at Ascot last week, but - having raced from out of the handicap - is only 2lb higher today.

2.05: Seed Riggs may go well at a big price on his return to timber, his stable having hit form, though he earned a higher rating over fences on faster ground.

2.35: Kadastrof, the clear form pick, has had half a dozen races already this season, enduring the hardest last time under top weight in a Sandown handicap.

CHRIS MCGRATH

HAYDOCK PARK THUNDERER
12.45 Kadou Nonantais
1.15 Collier Bay
1.45 GENERAL WOLFE (nap)

12.45 NORTH WEST RACING CLUB NOVICES HURDLE
1.15 HAYDOCK TRAVELLING THE TURF CHAMPION HURDLE TRIAL

1.15 HAYDOCK TRAVELLING THE TURF CHAMPION HURDLE TRIAL
FORM FOCUS

1.45 PETER MARSH CHASE LIMITED HANDICAP
FORM FOCUS

2.15 TOTE PREMIER LONG DISTANCE HURDLE
FORM FOCUS

2.45 ALLEN PLC NOVICES CHASE
3.20 ANNUAL BADGEHOLDERS CLUB HANDICAP CHASE

3.50 HAYDOCK STANDARD OPEN NATIONAL HUNT FLAT RACE
COURSE SPECIALISTS

O'Dwyer makes rare visit pay
CONOR O'DWYER made only his second visit to Kelloy yesterday...

KEMPTON PARK THUNDERER
1.00 King On The Run
1.35 Lottery Ticket
2.05 Browne Hill Lad

GUIDE TO OUR DAILY RACECARD
1.00 MIDDLESEX NOVICES HURDLE

1.30 SUNDAY NOVICES CHASE
2.05 SHEPPERTON HANDICAP HURDLE

COURSE SPECIALISTS
TRAINERS

2.35 TWICKENHAM NOVICES CHASE
FORM FOCUS

3.10 TOTE LANZAROTE HANDICAP HURDLE
FORM FOCUS

3.40 FULWELL HANDICAP CHASE
FORM FOCUS

4.10 WEATHERBY'S STARS OF TOMORROW OPEN NATIONAL HUNT FLAT RACE

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Kempton Park
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BOXING

Calzaghe mood to confirm his potential

BY NIGEL MARSH... THE CALZAGHE... mood to confirm his potential... he chance tonight to further claim that he is one of the most exciting boxers in Britain...

TENNIS: BOUNCING CZECH THREATENS TO LEAVE SAMPRAS SHORT-CHANGED AT AUSTRALIAN OPEN

Korda goes through the pain barrier

FROM JULIAN MUSCAT, TENNIS CORRESPONDENT IN MELBOURNE

PETE SAMPRAS, the defending champion, continued his progress through the Australian Open yesterday with another clinical victory in the third round. The latest to feel his force was Magnus Gustafsson, who was beaten, like those before him, in straight sets.



Walking on air: Korda leaps for joy after dismissing Spadea from the third round in straight sets yesterday

couldn't face the word 'surgery'. I played on painkillers for nearly three years and I was struggling on court. I didn't practise, I didn't do conditioning work. I wish I'd had the surgery much earlier. I was young at the time and it was a big mistake. I almost quit in 1995.

Open champion was certainly disorientated afterwards. 'I'm shocked,' she said. 'I still can't believe that this really happened. It will be even more difficult tomorrow, when I wake up and realise how badly I lost.'

FOR THE RECORD

Table with multiple columns listing sports results: BASKETBALL, BOWLS, CRICKET, GOLF, HOCKEY, ICE HOCKEY, SKIING, TENNIS, and other sports. Includes scores and names of participants.

THE TIMES 1000

Advertisement for 'THE TIMES 1000' business reference book. Text: 'GET THE FACTS and THE FIGURES The Times 1000 1998 Published every year since 1967'. Includes a small image of the book cover.

SCOTTISH DUO SECURE TITLE IN BELOW-PAR ENCOUNTER

McManus suffers at the hands of Hunter

By DAVID RHYNS JONES

THE BBC's television cameras arrived in Preston yesterday just in time to catch the final of the Saga world indoor pairs championship, in which Graham Robertson and Richard Corsie, of Scotland, defeated Gary Smith and Andy Thomson, of England, 7-4, 4-7, 6-7, 7-1, 7-0.

WORLD RANKINGS

Table listing world rankings for various sports: Tennis, Golf, and other sports. Columns include player names and their respective rankings.

SPORT ON TELEVISION THIS WEEKEND

Table listing sports events on television: AMERICAN FOOTBALL, FOOTBALL, RUGBY UNION, TENNIS, and other sports. Includes channel numbers and start times.

Italian spice will enhance the flavour of five nations'

'The game needs more than just five countries that can win World Cup'

LAWRENCE DALLAGLIO



and talented runners in the back. They are highly talented and it should be a very interesting tournament in a couple of years.

The news that Italy look likely to join the five nations' championship in two years' time is welcome, not just from a personal point of view, given my background, but as a welcome boost to everyone. They have been knocking on the door for a number of years now.

An interesting blend of culture and flair — that, obviously, I know a lot about, having been brought up in an Italian family — which gives them a unique style.

because getting recognition within rugby circles isn't something that is done overnight. They have had to do it the hard way and probably felt at times that things were working against them. But, having beaten Scotland, France and, most recently, Ireland, on present form, they would finish in mid-table in the 'six nations' championship.

80 or 90 points. The game needs more than just five countries that have a genuine chance of winning the World Cup in order to be credible.

teams and the rest. And that is a worry. It is not a main worry, but could become one unless action is taken. In football, people are talking about the realistic possibility of, for instance, Tunisia beating England or Norway beating Brazil. That would have been unheard of a few years ago.

22-21, which highlighted their potential even then. As I said, the game in Italy has benefited from the presence of Lynagh, who announced his retirement this week. I first came across him in the World Cup Sevens in 1993. I noticed then that he was a great rugby player who maintained a very competitive edge, but was able to be nice with it. That is a rare commodity in the game today and he will certainly be remembered as one of the all-time greats.

before the international against France. Injuries have also affected other members of the England squad. Jason Leonard is coming back after a lengthy lay-off and that's nice at a time when England really need him on board, and everyone welcomes the return of Jerry Guscott. He is still very enthusiastic and ambitious, more so perhaps now than ever.

Allan Bateman has been pivotal for Richmond and Wales in his second spell in union

Composure with a hardened centre

DAVID HANDS



There is a self-effacement about Allan Bateman that is at odds with the reputation he enjoys within the increasingly overblown world of rugby union. A neatness, a composure, a willingness to realise that, at 32, he is still improving his game, whereas others — players, coaches — will hold him up as a model of achievement.



Bateman's all-round qualities as an incisive centre have been recognised in both codes of rugby, in both northern and southern hemispheres. Photograph: Adrian Sherratt

with blinding clarity the all-round quality of the crocheted centre. On Bateman's own admission, his wife, Nicola, has made significant contributions to his career. Perhaps it is a case of *cherchez les femmes* because he was brought up in a rugby-mad family. It was Nicola, also from Maesteg, who compiled a video of highlights of her husband's career at Warrington that took him to Cronulla in 1994 and whose encouragement put him on a flight back to Britain two years later.

It seems strange, in retrospect, that so self-contained a player as Bateman emerged in his previous rugby union incarnation from Neath, the club he joined from Maesteg. The Neath of the late 1980s swept all opponents aside with a brand of 15-man rugby that was ahead of its time. It also

played from other clubs were fit enough. In a professional era, Ron would have been seen for what he was, an outstanding coach. But Bateman, working anything up to 100 hours a week as a scientific officer studying haematology, could not give the time to club, country and

difficult to put one foot on the ball, as it were, and just keep it for ten minutes once we're in the lead. It may be that, at the end of the season, we will be kicking ourselves over where we might have been rather than where we are, but the target at the start of the season was a top-four finish. That's still on and the next goal is a good cup run.

But while Bateman acknowledges the ambitions of the new professional game, he confesses to being a product of the old school, under whose regime he played for eight years. "Rugby still gives you the chance to meet people and make friends, to have a laugh and a drink, although sadly that's drifting out of the game," he said. "But there's always room for some sociability. I cherish the days I had before turning to rugby league as much as anything that happens now."

EUROPE, the Allied Dunbar Premiership battle and controversy may have placed something of a cloud over the Tetley's Bitter Cup, but today, weather permitting, offers rugby worth raising a glass to, not least because Saracens meet the team who took their unbeaten first division record.

Lynagh and Stransky go toe to toe in classic encounter

BY DAVID HANDS RUGBY CORRESPONDENT

EUROPE, the Allied Dunbar Premiership battle and controversy may have placed something of a cloud over the Tetley's Bitter Cup, but today, weather permitting, offers rugby worth raising a glass to, not least because Saracens meet the team who took their unbeaten first division record.

The Boxing Day game drew 14,291 to Vicarage Road, their highest gate and second only to the crowds that Leicester draw at home. These are the best-supported clubs in the Premiership and the fact that 22 of the 30 players who start the match are internationals will attract the neutrals.

Scotland pin hopes on Weir

TODAY'S international between Italy and Scotland in Treviso is significant on two counts. It provides the opportunity for Italy to reinforce claims to join the four home countries and France in an expanded championship and Scotland a chance to show that their fall from grace — they have won only two of the past 11 matches — can be arrested.

FROM MARK SOUSTER IN TREVISO

championship — soon to become six if England ratify a decision in Italy's favour already taken by the other four nations.

Dixon admitted yesterday that the result at the Stadio Monigo is of paramount importance, but added

TEAMS ITALY: C Pili (Bologna Treviso), P Vaccaro (Cagliari), G Sines (Piacenza), L Martin (Piacenza), M Cutina (Ari), D Davignac (Stade Français), A Troncon (Biarritz), G de Carl (Piemonte), C Orlandi (Azzurri), A Castagnoli (Azzurri), G Croci (Azzurri), W Crocetto (Brescia), Trensio (Azzurri), M Giamberini (Brescia), Trensio (Azzurri), J Gardiner (Brescia), Trensio (Azzurri), D Dallan (Brescia), Trensio (Azzurri), A Scaramozza (Rovigo), G Guadagni (Azzurri), O Arzuffo (Azzurri), S Rocco (Piacenza), D Davo (Azzurri)

Yates in England training squad

KEVIN YATES, the suspended Bath prop, received a further vote of confidence from the England management yesterday when he was named in an unchanged training squad of 24 to meet at Bisham Abbey next Wednesday. The fact that Yates and five Bath colleagues are excited the training, owing to the proximity of the Heineken Cup final on January 31, will make no difference to the beleaguered player.

Yates and his advisors are preparing their defence to the charge of car-biting and such comfort as Clive Woodward, the national coach, can give him will be gratefully received. It does, though, seem slightly perverse of the Rugby Football Union (RFU) to release a squad six of whom are unavailable and one of whom — Yates — is not in contention for a place in the five nations' championship match against France because he cannot play at least until Bath conclude their disciplinary hearing on February 3 — four days before the international in Paris.

puts him among the first division's leading try scorers with eight, has attracted admiration and he must decide which national qualification to take up. Dorian West, Leicester's second-string hooker, who won England A caps last season, is also invited and there is optimism that Richard Cockerill will be able to train. Cockerill damaged a knee playing for Leicester against Wasps last weekend and is a replacement against Saracens today.

SQUAD

ENGLAND: Backs: M Perry (Bath), A Healey (Leicester), D Ross (Sale), P de Gier (Bath), M Gatt (Bath), P Grayson (Northampton), K Brecken (Saracens), M Dawson (Northampton), Forwards: D Gorton (Leicester), J Leonard (Huddersfield), G Rowntree (Leicester), K Yates (Bath), R Cockerill (Leicester), M Pagan (Bath), G Archer (Newcastle), D Greenwood (Saracens), M Johnson (Leicester), N Back (Leicester), L Dallaglio (Wasps), A Diprose (Saracens), R Hill (Saracens), T Rother (Northampton). Additional players: G Cudlip (Leicester), D Chapman (Richmond), S Pitter (Leicester), A King (Wasps), P Greening (Gloucester), D West (Leicester)

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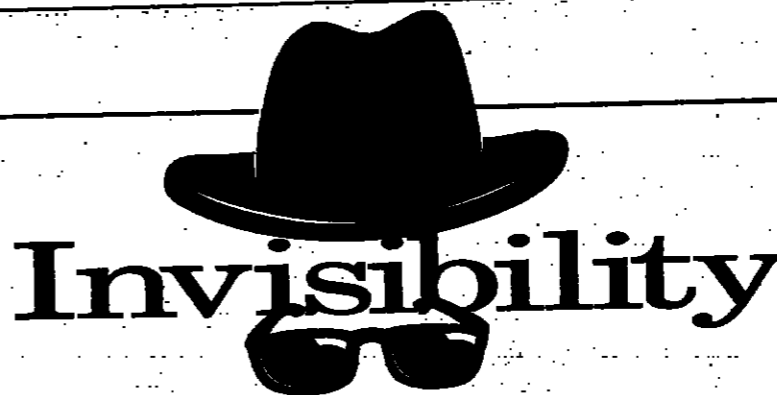
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Char exam

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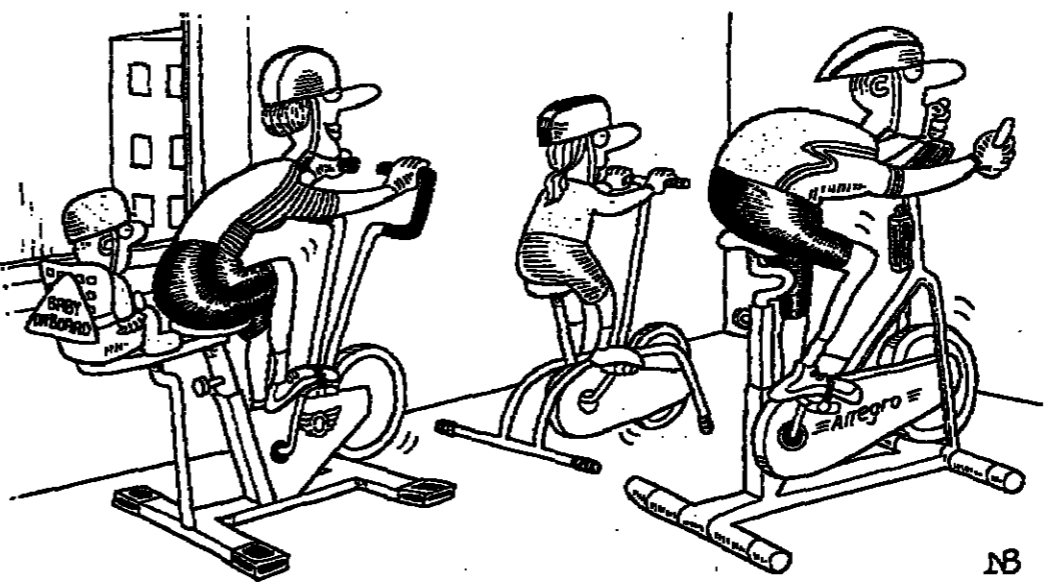
DRIVEN TO DISTRACTION



Peter Barnard

leisure has become one of the areas where many people seem determined to advertise their financial comfort at every opportunity...

about the advertisements and the editorial was the way it encouraged people to buy equipment as a badge of status...



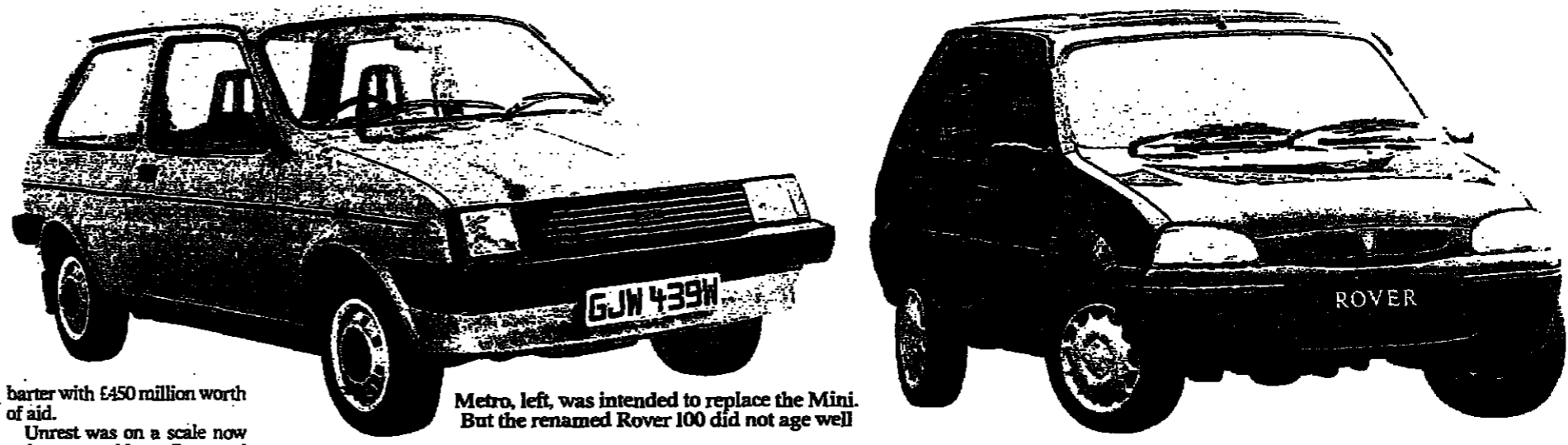
device had been used to demonstrate on a computer (what else?) that some gloves retain heat better...

Any rush to buy the very last Metro?

Rover is sending BL's only baby down the tube, says Kevin Eason

It was the last link with the worst days of British industry, when strikes and shutdowns almost wrecked the nation's biggest motor manufacturer...

motor industry has never been stronger. The fact that the Metro was made at all is remarkable enough...



Metro, left, was intended to replace the Mini. But the renamed Rover 100 did not age well

barter with £450 million worth of aid. Unrest was on a scale now unknown, with strikes and closures dominating each day's headlines...

When the Metro was given the go-ahead, government money paid for the first automated car assembly line in the country at Longbridge using robots while the workers were also taking part in a first payment by results. They were

on bonus for the number of cars they produced instead of the old system of fixed wages, when they were paid regardless of whether they were on strike or drinking tea.

acclaim. It was the first car that hundreds of thousands of learners drove — after BSM, the nation's biggest driving school, ordered Metros for its fleet.

Michael signed a collaboration deal with Honda of Japan to make cars under licence. The next model a year later from BL was the Triumph Acclaim, effectively a Honda though made at Longbridge, and the start of a

generation of Japanese-designed cars. Rover — introduced by Sir Graham Day — tried to kill off the Metro but there was no replacement ready, while the Mini refused to die...



Robbo to robots: strike-conveners such as Derek Robinson were removed in the Thatcher years. Metro was the first automated production line

Car listings and advertisements including BMW, Alfa Romeo, Aston Martin, and Sytner. Includes sections like 'Please part-exchange!', 'Whitehouse', and 'Bishopsgate Asset Finance Ltd'.

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Fund managers step into the spotlight

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Market for corporate bond Peps hot up



Indexation is being touted as the route for pensions but how advisable is it? Patrick Collinson finds out

The passive option

For some, the answer to the British reluctance to provide for their old age is indexation - low-cost funds with no frills that track the performance of the big stock market indices, cutting out individual stock selection and investments such as property. In future millions may have their pensions index-linked if the Government decides in favour of indexing for stakeholder pensions, an idea it raised in the consultation document last year.

However, views differ on the advisability of this approach. Richard Branson is a fan, the Office of Fair Trading recommends it, and this week Direct Line unveils an index-only pension. But is passive indexation of your pension the right choice for you?

Indexation has been big business among company pensions for some time. Barclays Global Investors, the world's biggest index manager, says around 18 per cent of the £650 billion invested in UK company pension schemes is indexed, from almost nothing in 1984. In the US, the birthplace of indexation, more than \$1 trillion is in index funds.

Indexation is one of the simplest, and cheapest, investment concepts. An index fund promises to match the movement, up and down, of a selected index such as the FTSE 100 or the FTSE All-share. Computers are used to buy and sell the shares that make up the index so that an investor can cheaply emulate the performance of the index. This "passive" approach to investment management compares with the "active" approach of selecting a basket of shares which a manager hopes will outperform the index.

The argument for indexation is compelling: better performance, wider investment diversification and lower charges. Since the Charlie's Angels era of the Seventies, the All-share index has risen from around

200 to more than 2,500. In 1997, when All Saints became the pin-up of the moment, the FTSE 100 jumped 24.69 per cent and the All-share was up 23.5 per cent. But figures from CAPS, the pension performance measurement company, reveal that the average return on the UK equity portion of British pension funds was 21.7 per cent.

Martin Campbell, Virgin spokesman, said: "Nine out of ten active managers underperform the index. You might be the lucky investor with the one in ten, but it's far more likely you are going to be the unlucky nine in ten. Why should you want to pay extra for a fund manager to second guess the market with figures like these?"

An index also gives an investor wide diversification. Adrian Webb, Direct Line spokesman, said: "In an actively managed fund, you are trying to pick winners, and you probably only have a limited number of shares in your fund. In our FTSE 100 tracking fund you get all the top 100 companies and your risk is reduced."

Virgin says it welcomes competition from Direct Line. Mr Campbell said: "Our index is the All-share not the FTSE 100. Your risk is

spread across all 900 quoted companies. It means you have a spread of smaller companies, companies which earn most of their profits overseas and ones with emerging markets exposure. It's the only fund you need."

Lower charges and simplicity are another feature of index funds. Barclays Global says that, at an institutional level, index funds cost just a fifth of the management costs of an active fund. Direct Line charges a 2 per cent fee on each monthly contribution plus a 1 per cent annual charge for its new pension, whereas charges on actively managed personal pensions would typically exceed 5 per cent.

Indexing takes away the potentially confusing choice of with-profits fund, managed fund, and specialist unit trusts which face the average pension buyer. Both Virgin and Direct Line offer just the one index, plus a safety fund for people close to retirement who do not want the risk of being in equities just before buying their annuity.

Direct Line offers a cash fund and Virgin runs an "Income Protector" fund that invests in a mix of gilts and corporate bonds, and which, it believes, is a better way of avoiding risk before buying an annuity.

The historical evidence points to the dangers of holding all your money in an equity tracker, says Richard Urwin, Gartmore head of economic research. "Equities don't automatically go up in all circumstances. If on the day before the 1987 crash you put all your money in a money market account, it would have taken until 1995 for equities to outperform cash again. Do we really want 35 million people with all their pension money tied up in equities?"

However, indexation does have many critics. Steven Cameron, Scottish Equitable pensions development manager, said: "A choice of just an index fund or cash is extremely narrow. Index funds are fine as far as they go. But they only include equities; they have no fixed interest or property investments. Unlike active managers, they can't choose when is a good time to move out of equities into more appropriate investments."

"It's wrong to think of index funds as safer than other funds. Indices can go down as much as any fund. They are certainly no safer than an actively managed fund."

There is also some debate over the performance figures. Kevin Coomber, Sedgwick Noble Lowndes investment consultant, says that a comparison of UK indexers versus the pure equity portion of UK pension funds does not always run in favour of the indexers. He says CAPS figures show that the median UK pension fund outperformed the index in 1992 and 1996, and all but matched it between 1993 and 1995.

He said: "There are several periods when indices outperform active managers, but several periods when they don't. I expect in future that the worst active fund managers will be forced out of business, and we will end up with a sample of active managers that can regularly add 1 per cent extra on performance above the index every year."

The historical evidence points to the dangers of holding all your money in an equity tracker, says Richard Urwin, Gartmore head of economic research. "Equities don't automatically go up in all circumstances. If on the day before the 1987 crash you put all your money in a money market account, it would have taken until 1995 for equities to outperform cash again. Do we really want 35 million people with all their pension money tied up in equities?"

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lash o
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The Index-Track

PEP

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سازمان اقبال

Clash of views over cost of funding our old age

Caroline Merrell on proposed enforced saving for retirement

It now seems almost inevitable that people will be forced to save a considerable part of their income to pay for retirement. Compulsory contributions to fund a secondary pension, on top of the basic pension that is paid for out of national insurance contributions, now seem almost certain. The question is, how much should people be made to save?

Longer lives, low interest rates and falling annuity rates mean that to ensure an adequate retirement, many believe that at least 10 per cent of earnings need to be put into a pension. For some on average earnings, this represents £1,800 a year, or £150 a month. Others believe that if the aim is to retire on the maximum allowed, which is two thirds of final salary, savings must be greater than 10 per cent.

As Tony Blair went on the road to preach the gospel in terms of the Government's plans for a total overhaul of the welfare state, ministers and advisers behind the scenes at the Department of Social Security were picking over responses that the Government has received to its pensions review, many of which endorsed compulsion.

At the moment, 70 per cent of total national insurance contributions go towards paying the basic pension, while 7 per cent pay for Serps. The value of the basic pension as a percentage of average earnings is to fall dramatically over the next two decades. The Government has also hinted that it intends to close Serps for new entrants at some point. State retirement benefits generated from NI contributions alone are not going to be enough to fund an adequate retirement.

The Association of British Insurers, the trade organisation representing the insurance industry, believes that compulsory contributions will have to be in the region of 10 per cent. However, others believe that contributions will have to be even higher.

In recent years, the problem of impoverishment among pensioners has been exacerbated by low interest rates. These mean that the income from annuities, the products that pay a private pension, is very low.

This income can be eroded by inflation.

Lane Clark & Peacock, the firm of actuaries, claims that individuals need to save nearly a quarter of their salary towards a pension to have an adequate retirement. Bob Scott, a partner in the firm, said: "While the Government claims to be committed to encouraging personal investment in long-term pensions provision, the rhetoric is not matched by their policies, which are now actively discouraging individuals from saving adequate sums."

Research by the actuaries found that pension costs are substantially higher than they were a few years ago. The fact that people are living longer and that interest rates are lower means that the cost of providing an annuity to cover pensions is much higher than in the past.

Lane Clark says that someone earning £21,000 a year would hope to retire on half income and a lump sum of 1.5 times final earnings. A final pension fund of £240,000 would be needed to achieve this. Five years ago, the figure would have been £180,000—a quarter less. The firm claims that a typical individual would have to save 24 per cent of salary each year to reach the £240,000 target. The proportion of salary that needs to be saved is more than the Inland Revenue allows on both company and personal pension schemes.

The amount that should be contributed is also linked to age. According to Legal & General, a man of 30 earning £18,500 who has paid full Serps contributions and basic pension contributions, would have to contribute £140 a month to a pension to retire on half final salary, equivalent to 9 per cent of earnings.

Those who start saving for a pension earlier still have to pay a considerable proportion of earnings into a policy to produce an adequate pension. For example, a man of 21, who may never benefit from Serps and who earns £8,000 a year, would have to put £54 a month into a pension to produce a scheme paying 50 per cent of final salary at retirement. This is equivalent to 8 per cent of earnings.



Tony Blair may make it compulsory to save for a rainy day

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£50,000+	8.00	6.40	7.60	6.08
£25,000+	7.95	6.36	7.50	6.00
£10,000+	7.90	6.32	7.40	5.92

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Legal & General Index-Tracking PEP	0.50%	51.86%

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- Lazard UK Income Trust - Overall winner of the UK Equity Income Sector, Investment Week Awards 1997.
- Consistent Performance - The Lazard UK Income Trust has beaten the UK Equity Income Sector Average 18 times out of the last 20 quarters.*

Term	3 years	4 years	5 years	10 years
Value of £100 invested	£182.71	£191.32	£217.34	£297.71
Quartile ranking	I	I	I	I

*Source: Reuters Handlight. Offer to bid, Gross income reinvested 1st January 1992 - 31st December 1997.

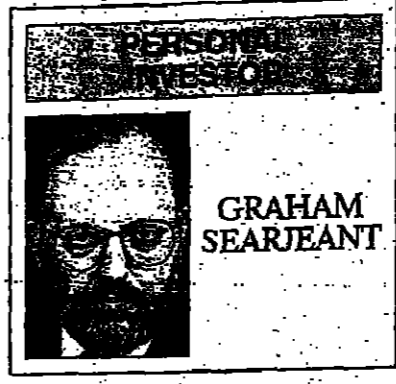
LAZARD ASSET MANAGEMENT

Placing the emphasis on consistency

Past performance is not necessarily a guarantee to future returns. The value of units and the income from them can fall as well as rise and you may not get back the amount originally invested. The whole of the annual management charge for the UK Income Trust will be charged to the capital account. Whilst changing the management charge to the capital account will boost the income and quoted yield, it may accordingly constrain capital growth. It should be noted that in April 1999 the Government intends to launch a new form of Individual Savings Account (ISA). It is not clear what tax regime will exist for PEPs after this date. In the meantime PEPs continue to offer tax free growth and income. The Lazard UK Income Trust is one of eight Lazard UK Income Trusts available within the Lazard Personal Equity Plan.

Lazard Unit Trust Managers Limited, 21 Moorfields, London EC2P 2HT, is regulated by IMRO and the Personal Investment Authority. A member of AUIF. Lazard Asset Management Limited is regulated by IMRO. FREEPHONE 0800 731 9211

Not so many happy returns



Are the good times over for stock market investors? A few years ago, some thoughtful analysts suggested that control of inflation would lead to lower investment returns. That was not just because inflation bumps up the numbers. It also puts a risk premium on loans and allows smart companies to turn uncertainty to shareholders' advantage.

So far, these warnings simply have not been borne out. Britain and America have traded inflation control for continuous economic expansion, at rates higher than economists reckon are normal. Investors have done well.

UK share prices have enjoyed double figures above inflation. Dividend payments have risen strongly in real terms. Long-term interest rates have come down, too. The yield on gilt-edged stocks with 15 years to run has been on a downward trend for almost a decade. Yields have halved from 12 per cent virtually to 6 per cent, interrupted only in 1994, when the world bond boom got out of hand and higher short-term interest rates brought a correction.

Falling long-term interest rates have helped to raise the ratings of shares beyond the rise in profits and dividends. The dividend yield on the FTSE All-share index is down to 3.2 per cent, equal to the lowest at any time since the mid-1980s, except for just before the 1987 crash. The yield to pensions funds, the

top share buyers, is now only 2.6 per cent, thanks to Gordon Brown. Funds can no longer reclaim the tax prepaid on dividends. PEP holders and charities have only one more year.

The average price you have to pay for £1 of company profits has risen to £20, up with the top ratings of the past 30 years. The market as a whole (rather than individual growth stocks) usually sells at high price to earnings ratios when profits are low but rebounding from recession. This time, ratings are high after six years of expansion.

On Wall Street, the same features appear in more extreme form. Bond yields are lower. Dividend yields average 1.6 per cent, compared with about 2.7 per cent at previous market peaks. After seven years of expansion, \$1 of

company earnings costs \$26 (£15.40, against \$22 before the 1987 crash). These figures provide heavy ammunition for bears who expect markets to crash. That is always possible. There is another less exciting, but perhaps more depressing way of looking at it.

The scope for long-term interest rates to fall now looks limited, unless there is a deflationary recession. For that reason, the scope for share ratings to rise also looks limited. So prices are not likely to rise much more than profits and dividends, which are growing more slowly - less than 7 per cent this year on market forecasts. And if bond yields tumble further, it will surely be because investors think company profits are going into reverse.

If returns on gilt-edged and other bonds are limited to the current income yield, and the return on shares is limited to the reduced dividend yield plus the sluggish rate of growth of profits, then prospective returns do not look exciting. Tumbling bonuses and endowment policies reflect that fear. Some pension fund managers secretly doubt that they can match the returns expected by actuaries.

If those fears prove correct, private investors have an advantage. We are more flexible and do not have to buy the market. Some shares will still make fortunes, but it will be harder work.

In sickness and in health

Significant changes are taking place in the travel insurance market that could cut costs for many holidaymakers and reduce the number of medical-expenses claims that are rejected.

Under a code of practice, introduced by the Association of British Insurers, outlets that sell travel insurance are now advised to draw clients' attention to potential problem areas such as pre-existing medical conditions.

Travellers' Insurance Association (TIA), which underwrites policies for many travel agencies and tour operators, uses a system designed to ensure that customers do not overlook important health factors when booking a holiday.

At the time of being offered a policy underwritten by TIA, the customer will be asked whether they have been treated for heart or breathing problems, or been diagnosed as having a malignant disease. If the answer to both questions is "No", the customer is accepted for cover on standard terms. If the answer is "Yes", the customer will be medically screened using a computer and the premium set accordingly.

TIA's policies are only available through intermediaries, but a similar policy can be bought direct from Commercial Union.

Sometimes applicants for a policy will be asked to obtain a doctor's note, certifying fitness to travel. But as Jeff Rush of TIA points out, fitness to travel may not be the same as fitness to arrive. A condition that would cause no problems in Tenerife might well spell trouble in the Himalayas. So TIA's



Get to grips with insurance, especially if you plan to take part in hazardous sports

computer screening takes into account the destination.

"Customers get the benefit of specialist advice on which countries are safe for the individual to visit," Mr Rush said. "We can make them aware of risks that might not have occurred to them."

Another insurer that offers policies over the phone is General Accident. Customers can expect to be asked whether they will be taking part in any hazardous sports, whether all persons to be insured are fit and well to travel and whether anyone suffers from any serious or recurrent illness.

Insurance bought through travel agents usually costs more than similar cover bought from insurers who sell direct to the public.

Commercial Union: 0800-777 156
 General Accident: 0800-121 007

PHILLIP BARRON

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IF YOU'RE GOING TO BUY A PENSION, MAKE SURE IT'S ONE OF THE BEST ON THE MARKET.

It's not always easy to work out which pension company you should choose, but *The Independent* recently used a system put forward in an Office of Fair Trading discussion document to review the market.

This simple rating system allows people to make a straight comparison between pension plans by

Company	Ratings early, mid and final stages taking into account charges, transfer values and persistency
Equitable Life	A+A+A+
Marks & Spencer	A+AA+
Scottish Widows	AAA
Virgin	AAA
Alliance & Leicester	AAA
Standard Life	AAB
Legal & General	AAA
Friends Provident	BAA
Clerical Medical	BBA
Commercial Union	ABB
National Mutual	BBA
Norwich Union	BBA
NPI	BBB
Scottish Mutual	BBA
AXA Equity & Law	BBA
General Accident	BBA
Scottish Life	BBA
Midland	BBC
Eagle Star	BBB
Scottish Amicable	BBC
Natwest	BBB
Sun Life	C-BA
J Rothschild	CCB
Scottish Equitable	CCB
Abbey National	BBB
Black Horse	CCB
Allied Dunbar	C-CA
TSB	CCC
Skandia	CCC-
Barclays	BCC
Guardian	CCC
Lincoln	C-C-C-

* 30 year plans with premiums of £200 per month, with projected growth of 9 per cent per annum
Note - the correlation between the estimated average plan return and ABC ratings is less close when plans only allow paid up values after a period, e.g. after a year with Abbey National and Barclays
Note - because of lack of data some substantial providers, eg. the Prudential, could not be included.
Source: The Independent, 13 December 1997

giving each one a series of ratings on a scale of A+ to C-. The rating takes into account charges, transfer values and the proportion of people who decide not to continue with a chosen plan.

Their survey shows one company head and shoulders above the rest, with a perfect score.

WHY DOES THE EQUITABLE LIFE SCORE SO WELL?

The final value of your pension depends on two things:
First, how much of your money disappears in charges before it can be invested.
Second, how well the balance is invested.

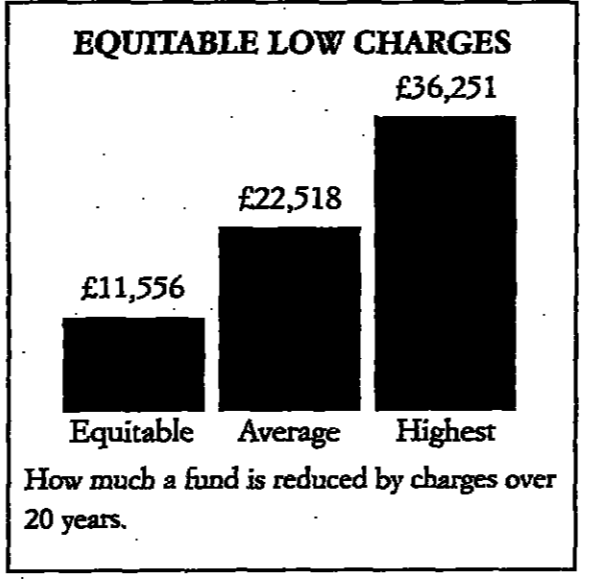
LOW COSTS MEAN LOW CHARGES
As a mutual life company, the oldest in the world in fact, we don't have any shareholders to take a slice of the profits, nor have we ever paid commission to third parties. And we keep all our internal expenses to an absolute minimum.

Three good reasons why we are renowned for our low costs.

It's also why an annual *Planned Savings* survey in October 1997 once again shows The Equitable Life as having the lowest ratio of expenses to premium income of all companies surveyed across the UK.

What is important is that we pass these savings on to our clients in the form of unusually low charges, so more of your money can be invested for the future.

The chart below shows the effect that different companies' charges will have on a £200 a month unit-linked pension plan over 20 years



The above chart shows the effect of charges on the projected open market option funds as at 1 July 1997 for new style unit-linked personal pension plans for a man aged 45 retiring at age 65. Monthly contributions of £200. Assumed annual growth rate 9%.*

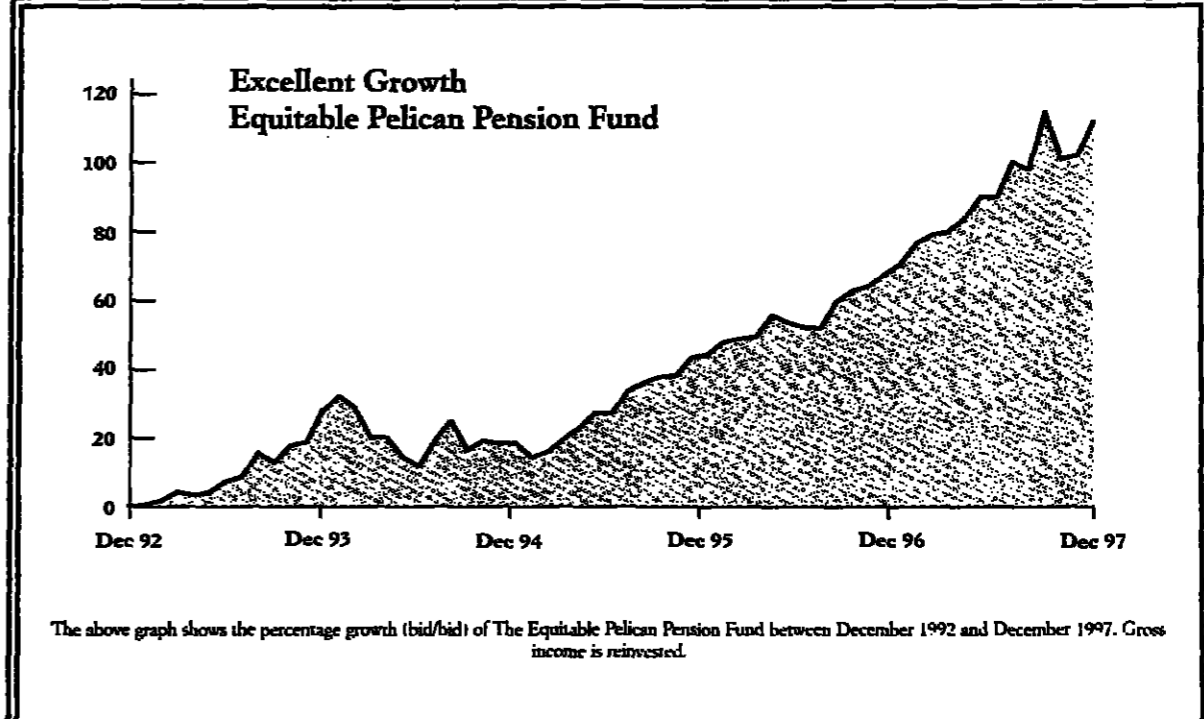
Because we charge almost half the industry average, the value of your fund could be increased by thousands of pounds. And that's before any difference in investment performance is taken into account.

STRONG AND CONSISTENT TRACK RECORD

If you had been investing £200 per month in our popular Pelican Pension Fund, a general UK equity fund, for the last five years, your plan would now be worth £17,441. That's well ahead of the £15,616 average for UK equity funds.*

Please note that past performance is no guarantee of future performance.

The value of units can fall as well as rise.



Contributions to the Society's pension products are invested in its pension business fund. Since July 1997, pension funds can no longer recover tax credits on the dividends from UK equities, but they continue to enjoy freedom from tax on capital gains and other income.

When choosing a pension provider, it makes sense to look for a consistently strong performer. After all, almost every pension company has some sort of success story to tell - perhaps one of their funds went through a brief purple patch at some stage. But how often have they been able to repeat that?

According to a recent survey in *Money Management*, 72% of our funds were above-average performers over 5 and 10 years. Our wide range of unit-linked funds also means that you can choose to link your investment to particular markets and sectors should you wish including, for example, UK Index Tracking, Gilt & Fixed Interest, High Income, Guaranteed Equity, Property, European, North American, Far Eastern, Ethical and Smaller Companies.

*Money Management, October 1997

MAXIMUM FLEXIBILITY

Not everyone is in a position to contribute regularly. And many can't be sure when they will retire, so they want to be able to change their retirement date if necessary - without penalty.

No problem.

With an Equitable pension, you are free to increase or decrease your contributions at any time. And you can bring your retirement date forward, or delay it, as you choose. Unlike some companies, all without penalty.

IN SHORT

When it comes to pension planning, you can't start too soon. The longer you leave it, the worse off you could be when you retire. But although time is of the essence, it is not the whole story. You will also need to choose your pension provider very carefully.

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Patrick Collinson assesses deals on offer for investors seeking

Battle royal at dull end

Corporate bond Peps are assumed to be the safe and dull end of the Pep market, investing in low-risk bonds to secure a steady flow of income.

But after a boom year in 1997, the battle for investors' money is hotting up. Accusations abound of dubious marketing and investment practices, especially over why there is so much discrepancy between the performance of different investment managers. But there is also a fierce debate over yields and charges, making corporate bond Peps one of the most aggressively contested parts of the investment market.

■ PERFORMANCE
When is a corporate bond Pep not a corporate bond Pep? When it contains almost no corporate bonds.

Strangely, this is possible under the Pep rules, which allow pseudo-equity instruments such as preference shares and convertibles to be included under the corporate bond Pep banner. This enables a fund manager to construct a portfolio that is more akin to an

equity fund than a classic low-risk bond fund.

Even if a Pep is entirely bond invested, without any preference shares or convertibles, there can be some very interesting stocks lurking in the portfolio. A bond Pep can invest in any sterling-denominated bond, so, for example, it can own the bonds of Pernex, the Mexican oil company, which has issued bonds in sterling. The wide array of investments makes comparing one corporate bond Pep with another like comparing apples with pears.

Commercial Union, which runs one of the biggest and top-performing corporate bond Peps, has more than 45 per cent of its investments in preference shares. Aberdeen Prolific's fund is currently 64 per cent invested in convertibles. Perpetual, Standard Life and Guinness Flight, on the other hand, run more "pure" corporate bond funds, with the majority of investments in traditional corporate bonds plus a portion in very low risk gilts.

Paul Causer, Perpetual fund manager, said: "There's a big discrepancy in performance

between the top and bottom funds, which you might not expect from the bond arena. The funds which have had a lot of convertibles and preferences have enjoyed over the last year an equity kicker to their performance."

Are convertible/preference-style corporate bond Peps higher risk? Ruth Clarke, Commercial Union product director, said: "Our fund has got an equity play, which is helpful, but in terms of risk there are 160 stocks in the fund to provide diversification."

One of the reasons for the wide variety of investment content in corporate bond Peps is that many of the funds, such as CU's fund, were launched before bonds were admitted into the Pep regime in 1995, and then shoehorned into the Pep format. Funds launched after the regime was established tend to be more purely invested in corporate bonds.

■ YIELD
The advertising war between the corporate bond Pep sellers focuses around the level of

yield (or income) paid by the fund. Legal & General, for example, is promoting its Pep with a yield of 7.3 per cent, while another big player in the bond field, Guinness Flight Hambro, quotes a much lower yield of 5.69 per cent.

Part of the difference is explained by whether the investment manager is quoting the running yield or the redemption yield. Redemption yields, which show how much you will earn if you hold the fund until the bonds mature, tend to be 0.5 to 0.6 per cent lower than running yields, which are a snapshot of current yield.

Peter Ainsworth, Guinness Flight marketing manager,

said: "The redemption yield is what matters, and L&G hardly mentions it. The running yield can move all over the place." L&G's redemption yield is 6.8 per cent, and is only mentioned in the advertising small print.

But Stephen Abbot, L&G Unit Trust Managers marketing director, robustly defends the use of running yields. He said: "The running yield shows the amount that will actually be paid out, while redemption yields show what you would get if you held the existing portfolio to maturity. But the portfolio is traded and will not be held until redemption. People are only interested in what they are going to get,

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Reliability is key

GRAHAM WILLIAMS, a project manager with BP, does not have time to monitor his investments. In fact, his thoughts only turn to the subject a couple of times a year once he has built up a lump sum.

That is why he has chosen to place his money in a corporate bond Pep. Last year Mr Williams, above, invested £6,000 into a Legal & General corporate bond Pep and £3,945 on behalf of his wife. He was looking to build a balanced portfolio with low to medium risk.

Mr Williams, who is currently working irregular hours on a special project from his home near Guildford, Surrey, said: "I don't have the time to spend doing a weekly check and making market comparisons, so reliability means a lot and Legal & General has a proven record of performance over the years."

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to enter world of corporate bond Peps of the market

and giving equal prominence to redemption yields would be quite confusing.

The issue splits the Pep industry, with Autif, the unit trust trade association, admitting that no solution acceptable to all sides has yet been found. A spokeswoman said: "There is no agreement across the industry on which figure is appropriate to quote. It is an area where Autif may have to take a more 'regulatory' stance as the industry must not be seen to mislead customers."

CHARGES

Bonds are considered to be cheaper to manage than equities, and this should be reflected in the level of charges. Some companies have aggressively cut charges, with L&G charging only 0.5 per cent per annum and no initial charge. M&G has no initial charge, but charges exit penalties if you cash in your investment before five years. Investors

should also look out for charges that apply only to the underlying unit trust. A manager may charge extra for the Pep wrapper.

Another key area is whether charges are taken from capital or from income. If the annual charge is taken from capital, it has the effect of making the yield figure look a lot higher than it would otherwise be.

For example, Aberdeen Prolific's fund has a running yield of 8 per cent, but charges 1.25 per cent per year against the capital. If the charge was taken off income, the yield would be a much less flattering 6.75 per cent.

Peter Raistrick, Standard Life business development manager, said: "Our yield is 6.25 per cent, which is after the annual charge of 0.95 per cent. So the fund in total is earning a 7.2 per cent yield. Aberdeen Trust appears to have a much

higher yield but you have to look at what they are doing with the capital."

Standard Life also believes that, as a huge life office, used to managing bonds for more than 100 years, it is the natural home for bond investors. Mr Raistrick said: "We hold £3.8 billion in corporate bonds. It's bigger than most unit trust companies' holding of anything."

But Perpetual's Mr Causer said: "Life companies have got a long history of managing debt, and I would expect them to make these claims, but the argument is not borne out by the facts. They simply do not do as well as the likes of M&G and us."

BEST BUYS

BEST Investment, which analyses the Pep market, compiles a list of the best buys in corporate bond Peps. To obtain a free copy, telephone 0171-321 0100.

Commission impossible

Three years of revealing to consumers the true costs of buying investments has failed to successfully complete the mission of cutting commission or policy charges. A report by the Personal Investment Authority (PIA) found that company salesmen and independent financial advisers still earn extremely high commission, greatly reducing the potential returns of life insurance and pension policies, and unit trust saving plans.

The new hard disclosure regime, as it was termed, was introduced at the beginning of 1995 despite enormous resistance from the life insurance industry. The latter claimed that if consumers knew exactly how much money was creamed off in charges and commission they would stop buying policies altogether. Consumer groups argued that revealing to consumers the actual costs of policies before they made a purchase would increase competition and bring down costs.

The PIA report reveals that in the three years since hard disclosure was introduced charges have fallen only a little and commission remains extremely high. Nearly two thirds of the premiums paid during the first year of a typical pensions policy are used to pay the commission of the independent financial advisers that offer the products. Company sales people earn even more from sales. Around 88 per cent of the first year's premiums is swallowed up by commission. On endowment plans commission charges are still high. Around 88 per cent of the first year's premium is used to pay commission - higher than three years ago.

Independent advisers and company salesmen have been under continued attack over commission levels. But many claim that they rebates this commission to clients. However, the PIA report found that only 14 per cent of independent advisers and less than 1 per cent of company representatives were willing to accept reduced commission to enhance the returns to customers.

Management charges and other policy charges also eat in to potential returns. Charges on, for example, a ten-year savings product plan will cut potential returns from a hypothetical 7.5 per cent to between 4.2 and 6 per cent. Over a



Even Tom Cruise would struggle to keep charges down

longer 25-year term, charges will have slightly less impact, cutting a 7.5 per cent yield to between 7.1 and 5.8 per cent. Personal pensions, which use hypothetical 9 per cent returns, show reduction in yield of between 0.8 and 1.8 per cent.

The impact of charges are likely to become even more significant over the next few years. Low inflation and low interest rates are generally perceived to reduce UK stock market returns and keep gilt yields low, which will hit the returns on the majority of life and pensions products.

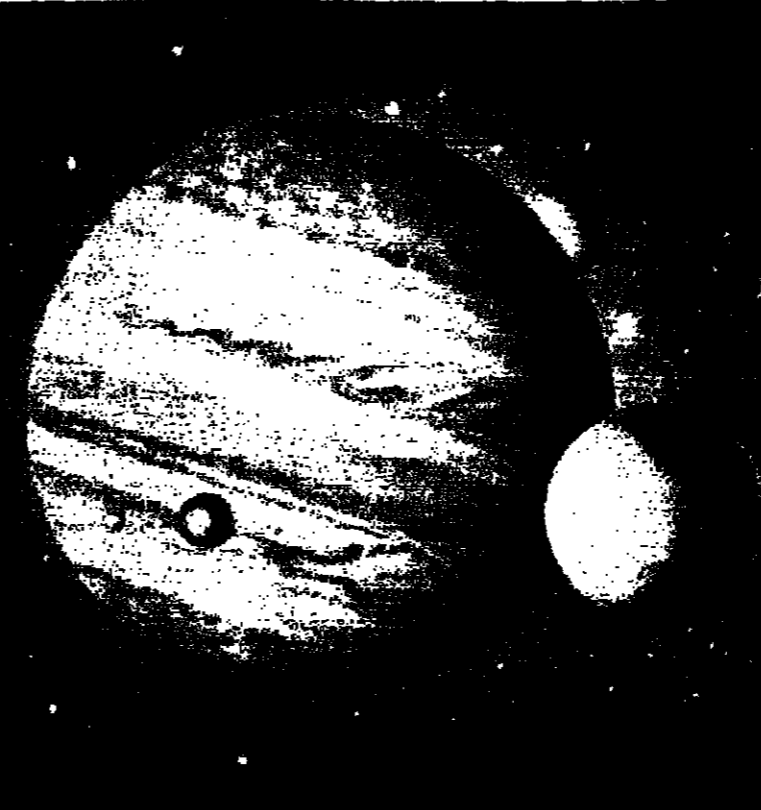
The companies that charge the most on endowments include London & Manchester, Clerical Medical, Britannia Life and United Friendly. The companies that charge the least include Equitable Life and Axa Equity & Law.

The most expensive pensions are marketed by Abbey Life, Albany Life, Royal Sun Alliance and Colonial - charges

cut returns on these by nearly a quarter. Cheap pension companies include Equitable Life and Legal & General.

The PIA also analysed the charges levied by Pep managers. The most expensive hump-sum Pep was offered by Rothschild, while the cheapest was Virgin Direct's.

CAROLINE MERRELL



UNIT TRUST GROUP PERFORMANCE RANKINGS										
	1	2	3	4	5	6	7	8	9	10
	yr	yr	yr	yr	yr	yr	yr	yr	yr	yr
JUPITER 16	1	1	2	1	1	1	1	2	2	
Fidelity	72	60	50	41	10	17	28	63	22	9
M&G	43	56	57	50	30	28	37	39	43	33
Mercury	114	101	108	97	103	97	94	87	77	66
Perpetual	60	72	55	51	22	7	7	14	6	3
Schroder	136	120	113	107	85	75	58	68	51	31

Extracts from Investment Intelligence - Group Weighted Performance Tables of all unit trust management groups: cumulative to 1.1.98

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McWilliams asks where they put their own money



Hit or miss? Roger Cornick passed up the chance to invest in *Cats* because he did not think it had much potential

the profit long before this year's gold debacle. He claims that for the rest of his portfolio he "never sells anything".

Lewis McNaught, Director, Garmore Investment Management. Mr. McNaught's primary distraction, besides lobbying the Government to tilt the proposed individual savings account (isa) more to the investor's benefit, is 17th century furniture. Before

entering the investment world 17 years ago, he developed a love for antiques working for the British Museum and Sotheby's. And though he regards furniture and art as "great investments", he cannot imagine selling.

Before working for Garmore, he had never saved or invested with any regularity. Now Mr. McNaught, 45, chairman of the Association of Unit Trusts and Investment

Funds, has most of his investment funds in two Garmore index trackers, the Garmore UK index and Garmore fledgling index investment trust. The first invests in companies in the FTSE All-share index, while the latter fund invests in smaller, start-ups. Mr. McNaught believes that over the long run, the smaller companies should provide superior returns.

He calls his investment in the Japanese select investment trust "a dog". But like most of the other managers interviewed, he has not sold his Japanese holdings because faith springs eternal.

Ian Chimes, managing director, Credit Suisse Asset Management Funds. Mr. Chimes, now managing director at Credit Suisse unit trusts, received shares for having worked at Abbey National. He decided to sell the shares on the first public day of trading, thereby passing up the manifold increase in the shares since then. He says one lesson "was to rely on investment professionals [in unit and investment

trusts] to choose what to buy and when to sell".

His personal investments today centre around Credit Suisse funds. He owns several investment trusts from his days working at Hendersons and he also owns funds managed by Fidelity and Garmore. This year, he and his wife exchanged their demutualised building society shares and used their PEP allowance to invest in four Credit Suisse funds: the UK-oriented growth and smaller companies funds, the American-oriented transatlantic fund, and the European fund. He believes that the big companies have had their run and it is now the turn of smaller companies. He also regards the recent troubles in the Far East provide a golden opportunity.

Mr. Chimes, 39, and his wife took a risk when they recently invested money for their baby daughter: £2,500 in the Invesco Hong Kong and Chinese fund and £2,500 in the Credit Suisse Orient fund because of the long-run growth potential.



Roger Cornick does not follow daily share price fluctuations

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Table with columns: Lender, APR, Monthly payment on £5,000 for 3yrs with insurance, Monthly payment on £5,000 for 3yrs no insurance. Includes Northern Rock 0845 421421, Direct Line 081 681 6855.

NB. A = Minimum age 22 years, B = Operated by post or telephone, C = no interest free period, F = Fixed Rate, H = Insurance not arranged APR 12.7 per cent, N = introductory rate for a limited period, OM = interest paid on maturity, P = Operated by Post, P = Operated by Telephone

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Table with columns: Investment (£), Company, Standard Rate (%). Includes 1 Year, 2 Years, 3 Years, 4 Years, 5 Years.

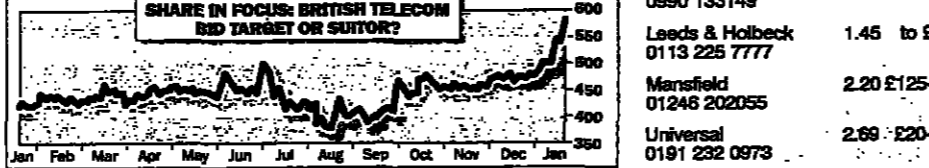
PIBS

Table with columns: Fixed Rate, Gross coupon, Buying price, % Gross yield, Issue price, Minimum purchase amount. Includes Birmingham Midshires 9.375%, Bradford & Bingley 11.625%.

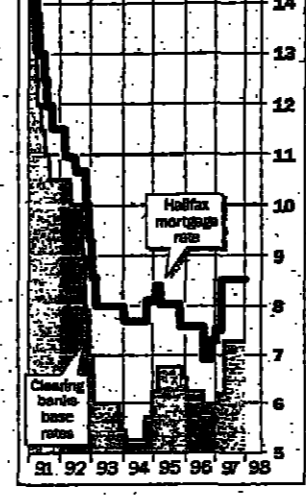
PERPETUAL SUBORDINATED BONDS

Table with columns: Lender, Gross coupon, Buying price, % Gross yield, Issue price, Minimum purchase amount. Includes Chelt & Gloucester 11.750%, Halifax 8.750%.

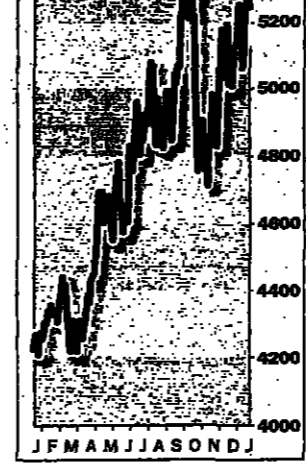
PBS = Permanent interest-bearing shares. Source: NatWest Markets



BASE RATES V MORTGAGES



FIXED 100 PRICE INDEX



NATIONAL SAVINGS

Table with columns: Gross rate, At tax rates 20%, 40%, Maximum investment, Notice, Contact. Includes Ordinary A/c, Investment A/c, Income Bond.

ANNUITIES

Table with columns: Single Life (level ann), Joint Life 2/3 Widows (level annuity), Equitable Lf, Prudential, General, Sun Life, NPI, Legal & General.

Statistics compiled by Lizanne Rose

LARGER LENDERS

Table with columns: Lender, Interest rate %, Loan size, Max %, Notes. Includes Bank of Ireland 0.99, Northern Rock 3.99.

LARGER LENDERS

Table with columns: Lender, Interest rate %, Loan size, Max %, Notes. Includes Bank of Ireland 0.99, Scarborough 0.99.

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UNIT TRUSTS

Table with columns: Name, Bid, Offer, Why, Yld. Includes AEGON LIFE ASSURANCE, BLACK HORSE LIFE, ALLIED DUNBAR ASSURANCE.

UNIT TRUSTS

Table with columns: Name, Bid, Offer, Why, Yld. Includes GUARDIAN ROYAL EXCHANGE, HALFAX LIFE LTD, MANDARIN ASSURED.

UNIT TRUSTS

Table with columns: Name, Bid, Offer, Why, Yld. Includes EUROPEAN, LONDON LIFE, LONDON & MANCHESTER ASSURED.

UNIT TRUSTS

Table with columns: Name, Bid, Offer, Why, Yld. Includes OLD MUTUAL, PRUDENTIAL, SCOTIABANK MUTUAL ASSURANCE.

AAA EQUITY & LAW LIFE ASSURANCE

Table with columns: Name, Bid, Offer, Why, Yld. Includes AEGON LIFE ASSURANCE, ALLIED DUNBAR ASSURANCE.

GENERAL ACCIDENT

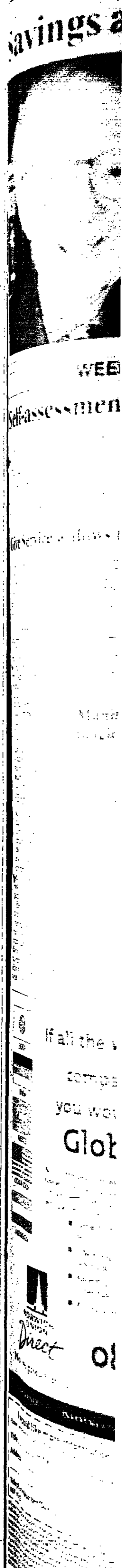
Table with columns: Name, Bid, Offer, Why, Yld. Includes AEGON LIFE ASSURANCE, ALLIED DUNBAR ASSURANCE.

GENERAL ACCIDENT

Table with columns: Name, Bid, Offer, Why, Yld. Includes AEGON LIFE ASSURANCE, ALLIED DUNBAR ASSURANCE.

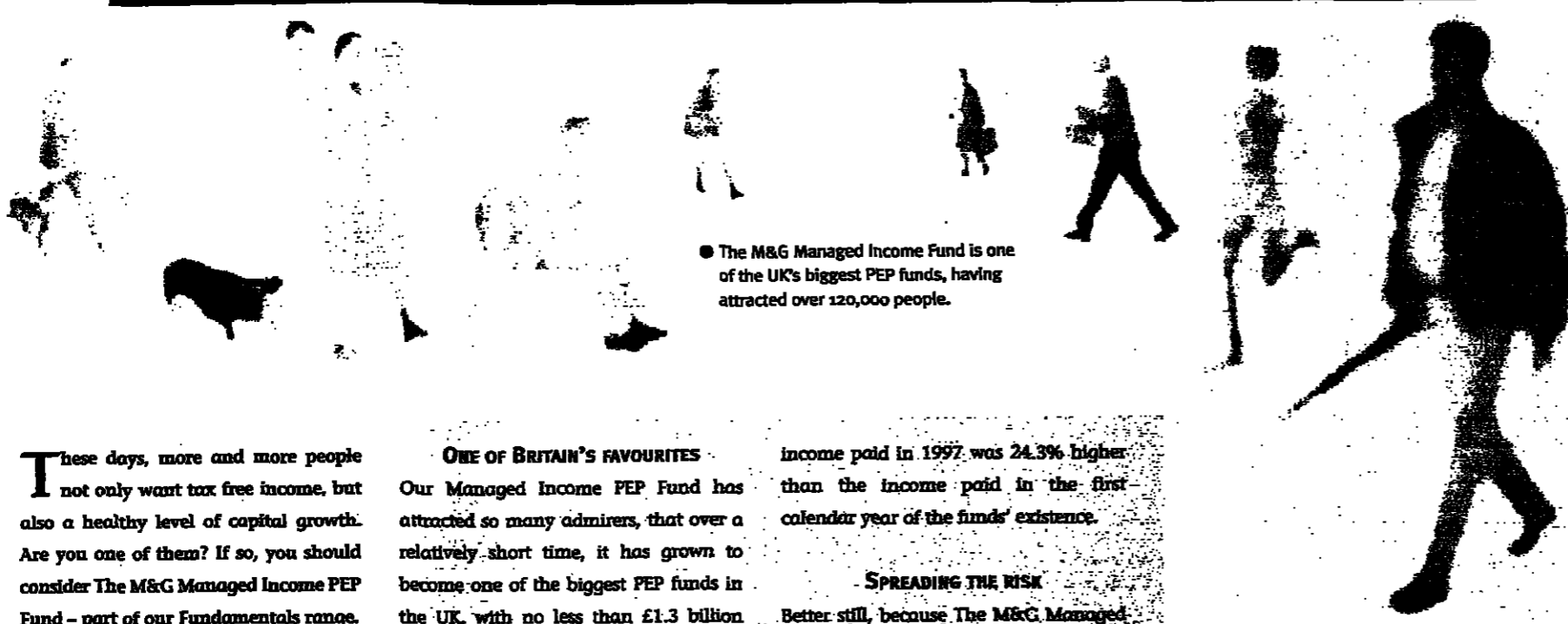
GENERAL ACCIDENT

Table with columns: Name, Bid, Offer, Why, Yld. Includes AEGON LIFE ASSURANCE, ALLIED DUNBAR ASSURANCE.



In the July Budget, the Chancellor announced that tax exempt savings schemes will change in April 1999. As a result you may not be able to continue to enjoy the current tax benefits offered by a PEP. However, the Government has announced that a new tax privileged vehicle is to be introduced - the Individual Savings Account, or ISA for short. Full details have yet to be confirmed and we are currently in discussion with the Government as to the future implications for PEPs. The value to you of the tax benefits will depend on your own circumstances. The price of investments and the income from them can go down as well as up. You may not get back as much as you invest. Past performance is not necessarily a guide to future performance. M&G do not offer investment advice or make any recommendations regarding investments - we only promote the packaged products and services of the M&G marketing group. *Source: M&G statistics. Income growth in 1997 compared to the first full year since fund was launched in March 1993. †Source: Microcap. ‡See means top quartile performance, gross income reinvested for Blue Chip over 5 years and for Managed Income since launch on 1.3.93 and Corporate Bond since launch on 2.5.94. M&G Unit Trusts are managed by M&G Securities Limited (Regulated by DMO and The Personal Investment Authority). Issued by M&G Financial Services Limited (Regulated by The Personal Investment Authority). Registered Office: M&G House, Victoria Road, Chelmsford CM1 1FR.

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COMMENT
ANNE ASHWORTH
Personal Finance
Editor

Protect us from insurers

The insurance industry has a fine disregard for its customers. Its prime concern is to sell, regardless of the consequences. Anyone disagreeing with these statements and continuing to believe that those smiling men at insurers have hearts of gold will be badly shaken by the latest example of their perfidy.

Some 15 million people have been prudent enough to protect their debts against accident, sickness or unemployment (see page 64). So keen are insurers to promote this costly type of cover that they are willing to pay commissions of as much as 40 per cent to institutions that provide credit. However, insurers have been less eager to disclose an important fact about these policies. Had borrowers been aware of this salient detail they might have been less happy to pay their premiums, which can increase the repayments on a £5,000 loan from £179 to £206 a month.

Some insurance companies have apparently known for years that customers receiving payouts under repayment policies could have their unemployment benefits cut if money did not go straight to the lender. Payments covering mortgages, fortunately, are mostly exempt from the rule. Other companies claim only to have discovered this risk when it emerged that one policyholder was receiving just £3 a month of his Jobseeker's Allowance. He is now surely regretting his earlier concern that his creditors be repaid whatever his own circumstances.

This raises a number of questions. If the insurers were aware that benefits could be forfeit, why did they not change the wording of their policies to prevent such an outcome? Why did the others who plead ignorance not bother to familiarise themselves with Social Security rulings? Or were they all so afraid of disclosing this detail that they preferred to stay silent, lest prospective policyholders became unwilling to sign on the dotted line?

You might think that insurers will hasten to remedy the problem. But little in their past behaviour suggests that they prefer to put anything right provided that they can continue to hoodwink the public. Here the Government should step in. Ministers wish us to become more self-reliant. This means allowing the insurance companies to have more responsibility for our welfare. They should not be allowed to enjoy these lucrative new opportunities unless they can guarantee to deal fairly with us.

Savings sickener

THE awfulness of the individual savings account should not be allowed to obscure the imperfections of the personal equity plan. We must deplore the demise of the PEP, part of an unsensible government plan to reduce the amount of tax relief given to savers. But, at the same time, the performance of many PEPs has been so poor that thousands of holders might wish that they had never heard of this soon-to-expire acronym.

The latest BEST Investment survey shows that dozens of PEPs failed to match the promises made in their advertising. Meanwhile, their managers have not suffered adversely for their lack of faith, continuing to collect their fees regardless. More depressing still is that the returns on PEPs will not be any better. Under the Government's current proposals, they will be so laden with charges that even stunning feats of investment skill will be diminished.

Serps rebate lifted after pressure

The Government has bowed to pressure and increased the value of the rebate it pays out of the national insurance fund for those that opt out of the state earnings related pension scheme (Serps).

If the Government had not increased the rebate, then, as first highlighted by *The Times*, millions of people would have had to contract back into Serps, as the Serps benefits they were giving up would not be matched by investing the rebate. The change means those with personal pensions will now get more money from the Government in exchange for giving up their rights to Serps.

John Denham, Pensions Minister, has been forced to increase the rebate because changes affecting tax relief on pension funds announced in the last Budget substantially cut pension fund returns. Mr Denham at first insisted that returns would not lead to millions having to rejoin Serps. But after intensive lobbying by the industry he was forced to do a U-turn last week.

He said: "I have considered the Government Actuary's advice and the impact of trends in the pensions industry on the resources available to the national insurance fund. From April 1999, the first opportunity available, I propose to increase the age-related rebates for personal pensions. The rebate for the youngest ages will rise from 3.4 per cent to 3.8 per cent with proportionately smaller increases at other ages, with the cap remaining at 9 per cent."

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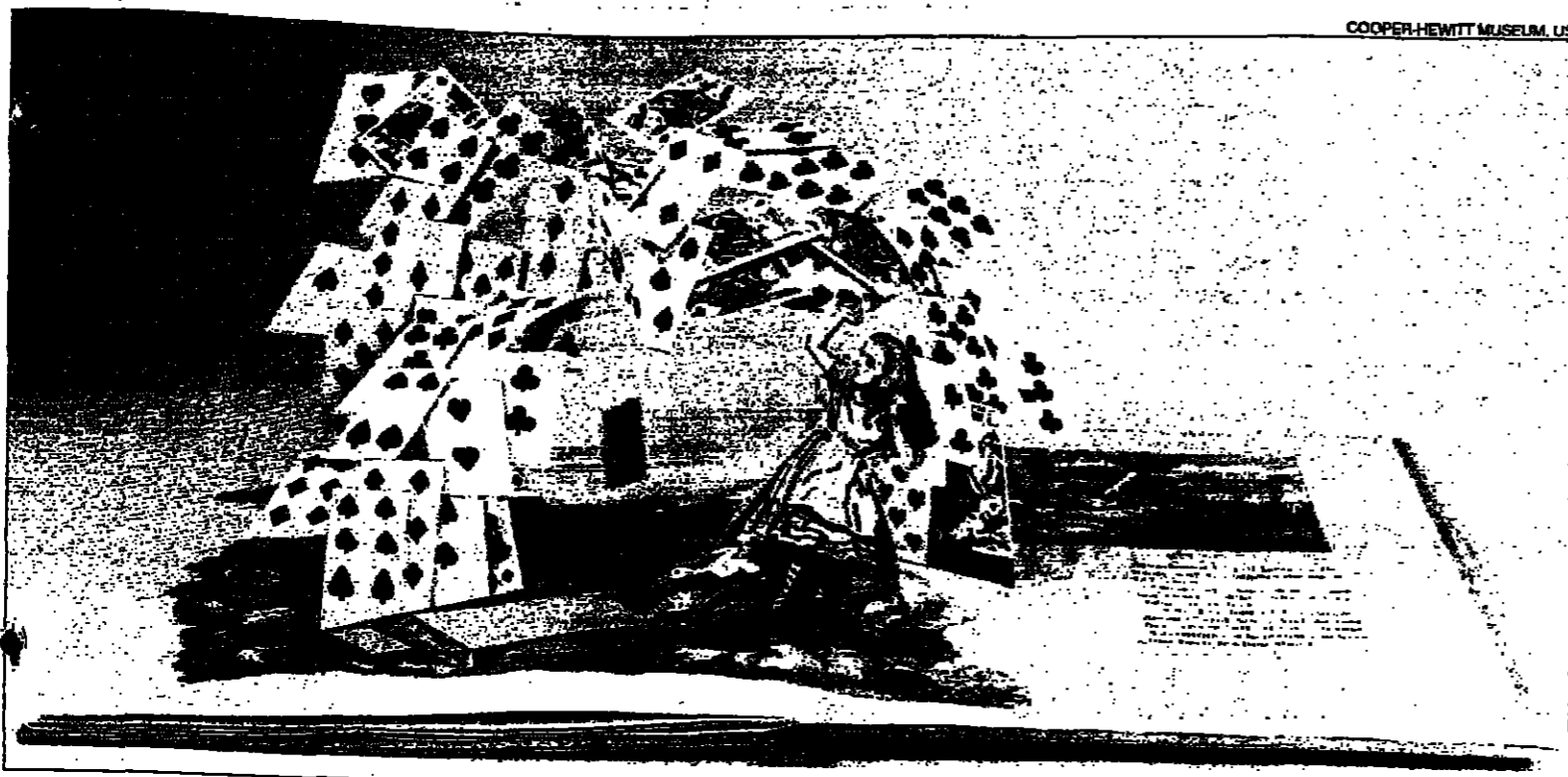
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Alice a

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Alice in a pop-up wonderland made by James Roger Diaz for Intervisual Communications, Los Angeles. Earlier Alice books come up trumps at auction

Alice at the auction house

Collectors love a centenary. This year is the 100th anniversary of the death of Lewis Carroll, the author whose private predilections now raise almost as much interest as his universally popular children's books. Dealers and auctioneers predict a surge of interest in material associated with Carroll, otherwise known as Charles Lutwidge Dodgson, Oxford mathematician and amateur photographer.

"Good Lewis Carroll memorabilia is a buoyant market," said David Park, of Bonhams, the auctioneer, who last month sold a 1969 New York edition of *Alice's Adventures in Wonderland* with Salvador Dalí illustrations for £1,955 (including buyers' premium). This was a mint copy, limited to 2,700 and signed by the artist

Fantasy and investment can blend together. Conal Gregory reports

on the title page. That the volume was in its original packing may be raised the price by 20 per cent.

Great care needs to be taken over different editions of Dodgson's books. Several issues were undertaken, even in the same year. Dedications can boost prices dramatically, accounting for at least 10 to 15 per cent of the price.

An 1865 unsigned first edition of *Alice's Adventures in Wonderland* was sold by Sotheby's for £45,000 in 1986. Today it would fetch six figures.

Foreign copies are also in demand. The first French edi-

tion, in original blue pictorial cloth from 1869, dedicated to Ella Chlora Williams, one of the small girls that Dodgson was fond of photographing, sold for £879 at Phillips in 1994. A German example from the same year with a similar dedication fetched £862.

Although the early issues with Sir John Tenniel's illustrations are greatly sought after, other limited editions can also bring high prices. The 1907 Arthur Rackham edition, limited to 1,130, sold last year for £800 (plus 10 per cent buyers' premium) at Christie's South Kensington.

Dodgson's *Alice's Adventures Under Ground* can vary enormously in price. Leo Harrison, an antiquarian dealer, says that a facsimile of the 1836 original with white endpapers costs £200, but one with black endpapers is £350. A dedication can alter this; a copy inscribed to Elizabeth Dodgson (the author's elder sister) was expected to make £700 to £1,000 at Bonhams in 1993, but actually realised £4,600. One dedicated to an Ella Bickersteth made £2,070 at Phillips four years ago.

Expect to pay about £800 for a first issue, with yellow endpapers, of *Nursery Alice* from 1890, but only £240 for the third issue. A copy with 20 coloured illustrations after Tenniel, and inscribed to "Lottie Rix from the Author - March 26 1890", sold for £1,552 at Phillips.

Also popular are *Through the Looking Glass and What Alice Found There* and the later *The Hunting of the Snark*. Dedicated first editions to Ella Chlora Williams made £1,840 and £1,265 at Phillips in 1994.

auctioneer is Vennet-Smith, of Gotham, Nottinghamshire, and in the past two years an undated signature has made £187 and a signed note of four lines £209, in both cases including the buyers' premium.

The value can be enhanced by the signature being on a letter or a photograph. A letter to Amy Walters made £1,365 at Sotheby's two years ago. An 1878 letter to her, together with one of Dodgson's photographs of her when 21, realised £2,300.

It is likely that photographs taken by Dodgson of the small children who inspired his writing will continue to rise in price. One of Ella Monier-

Williams in a white dress, reclining on a chaise longue, dating from 1865, was sold by Phillips for £1,265. The same photograph, but inscribed to her husband in 1879, made £2,300. Dodgson's print of Ella with her younger brother, kneeling and looking at dolls, fetched £2,530.

On March 20, Christie's will sell a painting that Dodgson had above his college mantelpiece and which would have often been seen by Alice Liddell, who inspired his first children's book *Girl with Lilacs*, by Sophie Anderson (1823-1903), is still in its original Bourlet's frame and is expected to make £12,000 to £18,000.



Lewis Carroll items should be especially collectable in 1998

Dodgson's autographs are very collectable. The specialist

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Graham Searjeant on the lean years ahead for investors



WEEKEND MONEY

PEERLESS 61

Coleraine in Halifax computer slip



Loan protection policies are not all they are cracked up to be, says Gavin Lumsden

Premium comedy of errors

Up to 7.5 million people may have been mis-sold credit insurance policies designed to pay off their debts if they lose their job or become too ill to work.

Many of these policies clash with social security rules by making payouts to claimants rather than direct to lenders. It emerged this week. Claimants who receive the insurance payments can have the money deducted from their jobsseeker's allowance when the benefit is means-tested against their income after six months.

The scandal was exposed when it was revealed that one unemployed man in County Durham had been left with just £3 a month to live on after the local Benefits Agency decided to deduct £157 — the payout for his car and credit card insurance — from his monthly jobsseeker's allowance of £160.

Perversely, the man would have received his full allowance if the insurance payout had gone direct to Barclays, his bank, from whom he had borrowed the money.

The discovery leaves millions of prudent borrowers with potentially worthless insurance policies and raises the prospect of another mis-selling scandal to rival that over private pensions.

The Association of British Insurers said it was seeking urgent clarification from the Government. A spokesman said: "These policies were sold on the basis that they would benefit holders and not just cancel out the state benefit. It seems harsh that for the want of a change in the wording of the policy people are being penalised for being prudent."

A total of 15 million people have taken the precaution of ensuring repayments on their loans are made even when they are not earning. Last year they pumped £1.7 billion of premiums into the coffers of banks, lenders and insurers who sell credit insurance policies. Up to 40 per cent of this money could have gone in commission to salesmen and brokers, it has also emerged. Worse, insurers and lenders should have known about the problem as the rules date back ten years to when income support was first introduced by the Conservatives.

According to Consolidated Financial Assurance, the leading provider of credit insurance, the worst affected will be those who have protected personal loans taken out to buy cars or go on



Doleful: take out the wrong policy and you could find that the Government reclaims the full munny from your benefits when your insurer pays out

holidays. These policies account for more than half the credit insurance sold and almost all make payments directly to claimants.

The "discovery" of the benefit rule is bad news too for many of the four million homeowners who have taken out mortgage payment protection insurance (MPPI) policies. One in four homeowners now has this insurance, prompted by the fact that, since October 1995 when social security rules were changed, the unemployed no longer get state help with their mortgage payments for the first nine months that they are out of work.

The positive news is that social security rules explicitly disregard payments by MPPI policies when assessing a person's income. In theory this means that claimants can receive the money and their benefits will remain intact.

However, the Benefits Agency staff will only exclude insurance money if it is used to pay interest on a mortgage,

arguing that this is for "standard housing allowance". Many MPPI policies pay more than this as they give borrowers the option to ensure that an extra 25 per cent is paid out to cover other household costs and improvements or contribute to the endowment paying off the mortgage. The Benefits Agency will include this excess as part of your income if it is paid directly into your account.

In other words, if you have taken the excess option with lenders such as the Halifax, Midland and Barclays, whose insurance policies pay the policyholder, you could be faced with cuts in your benefit if you lose your job.

To make matters worse policyholders who attempt to amend the situation by redirecting payments to their lenders can be accused of benefit fraud.

This extraordinary situation contradicts the Government's avowed intention to

get more people to insure themselves. Insurers claim that the problem has arisen only since November. One leading figure in the industry is reported to have been shocked that they ever let the rules through in the first place. However, this does not fully square with the other claim that they have sought clarification on the rules for years.

The fact that the issue has surfaced only now has provoked accusations that the Government is secretly clamping down on its welfare bill. The Department of Social Security, however, has denied that there has been a change in policy or that new instructions have been issued to Benefits Agency staff.

What seems to have happened is that Benefits Agency employees are now working alongside staff at jobcentres and they are simply implementing the rules more consistently.

Derek Foster, the Labour

MP for Bishop Auckland, highlighted the problem and is calling on the Government to settle the issue quickly. Mr Foster said: "In the new era of self-reliance it would be strange if the Government didn't trust people to handle their own income."

Keith Bradley, a junior

minister at the DSS, is considering his options to prevent a crisis. Either insurance payments sent to policyholders will be cleared or there will have to be a wholesale rewriting of policy contracts. Mr Bradley is understood to have called an urgent meeting to review the situation.

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Lewis Carroll collectors in wonderland



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WEEKEND MONEY is edited by Anne Ashworth

Canine offence league



Rough luck: unlike our canine friends, a 'dog' investment should not be for life

It's time to drop the 'dog' funds, says Caroline Merrell as BESi Investment cites the worst performers

Eight funds from M&G, one of the UK's biggest investment managers, and three from Prudential Investments' "Spot the Dog" league of poorly performing funds which should be disposed of forthwith.

BESi Investment names the 60 plus widely held funds that have shown consistently poor performance over the past three years. The financial adviser analyses the performance funds against their benchmark indices in each of the last three years. According to its criteria, the M&G British Opportunity Trust has underperformed by 32 per cent, the M&G UK Equity fund by 23.5 per cent and the M&G Smaller Companies fund by 20.7 per cent.

Other dogs include the Barclays 500 trust, which has underperformed 26.9 per cent, and the Friends Provident Stewardship Income fund, which has underperformed by 25.7 per cent. The position of bottom dog was occupied by the Equitable Special Situations trust, which underperformed by 34 per cent. A sum of £100 invested three years ago would now be worth only £119.

BESi Investment also looked at the returns generated by European funds which are becoming increasingly popular as a home for personal equity plan (PEP) money. According to BESi, the worst performer in this category was Framlington Continental Smaller Companies which underperformed the sector by 31 per cent — £100 invested three years ago would now be worth only £122.

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مذكرة من الأهل

KEITH FLOYD



Mr Blair don't tell me when to stop drinking

Page 2

SHOPPING



Christine Hamilton reveals her dark secret

Page 4

PETS



Dogs of war: Britain's four-legged front line

Page 19

TRAVEL



Good trip: Asia's hippy trail revisited

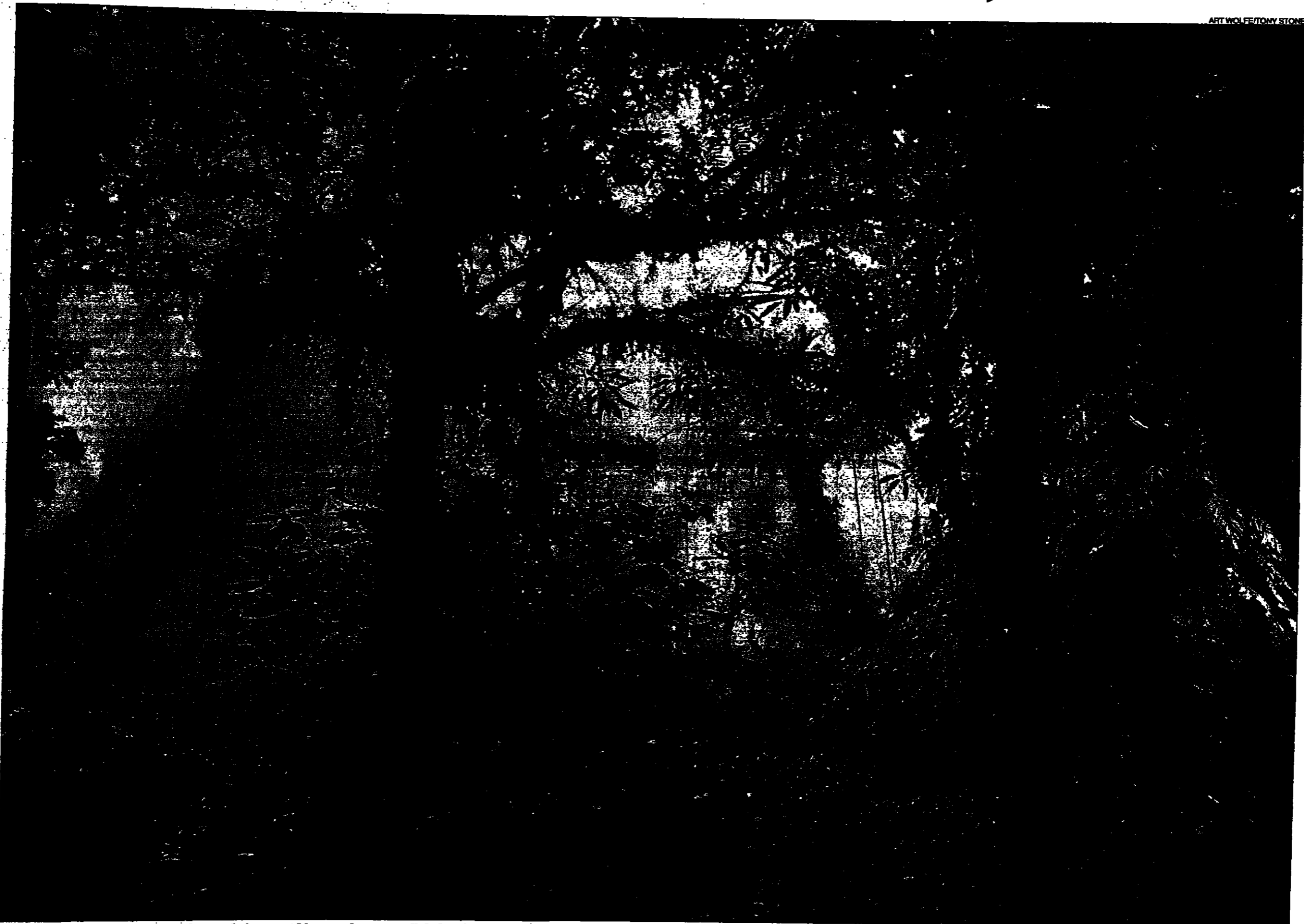
Pages 23-24

THE TIMES

WEEKEND

SATURDAY JANUARY 24 1998

Welcome to Cornwall, 2020



ART WOLFE/TOM STONE

Plants for the Eden Project are being stored in greenhouses until their colossal new home is ready. They will eventually be housed in a futuristic kilometre-long greenhouse, wider than the length of a football pitch

Although it is midwinter, the temperature is a swelteringly humid 40C. The sweat drips off your face as you move out of the sudden tropical rainstorm to shelter beneath a towering ebony tree. Nearby you notice rare rainforest plants which are used to cure Aids and cancer. The rain stops as suddenly as it began. You follow a path through the Amazonian jungle for some minutes and the temperature falls slightly. You pass dense thickets of bamboo,

the air gets drier, the smell of rotting vegetation is replaced with the fragrance of herbs and suddenly you are surrounded by flowering cacti. Brazil? Southern California? No, this is an abandoned clay pit near St Austell in Cornwall and you are in a kilometre-long greenhouse wider than the length of a football pitch. But this is more exciting than football. This is the year 2020 and you are taking the official five-hour tour of the Eden Project. You are also — at the moment — a figment of Tim Smit's imagination.

A remote corner of England will soon become the largest greenhouse on earth. Jane Owen meets the man behind the £74 million Eden Project

I went to meet Mr Smit in Cornwall. The 43-year-old rock music producer was wearing an old jumper and muddy wellingtons. Liquorice, his pet Vietnamese pot-bellied pig, pursued him as he climbed into his even muddier estate car. Mr Smit might seem like a dreamer but he has

already stunned the garden world by restoring the 57-acre Lost Gardens of Heligan, and he is very serious about the Eden Project. The first bulldozers roll on to the building site at the beginning of April, around 85 per cent of the £74 million cost of the project has been

raised; 30 of the world's leading botanical gardens, including Kew, are supplying advice and plants are already arriving — to be temporarily stored in greenhouses until their colossal new home is ready. The Eden Project is intended, quite simply, as a scientific foundation dedicated to helping us to understand mankind's dependency on plants. Mr Smit tells me how he got the idea for the Eden Project. He and Philip McMillan Browse, the former director of RHS Wisley and now the horticulturalist at Heligan, had dis-

cussed building a large glasshouse "to house plants which have changed the world because we are trying to get kids interested in plants." "Then one day I was with a local architect, Jonathan Ball. We were watching the sun go down over the St Austell clay pits. There is a moment when they look like Ayers Rock. Suddenly there was the idea. Jonathan put me in touch with Nicholas Grimshaw, the architect of the Waterloo station Eurostar extension.

Continued on page 3

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سكزا من الاصل

Inside the humid tropic biome

The tallest trees, teak, mahogany and rosewood, will take up to 50 years to reach their full height of 60 metres

An area of each biome called 'Cornucopia' will be devoted to displaying plant products

The geodesic dome structure will be strong enough to withstand snow and the fiercest gales

8,000 visitors a day are expected at peak times

Rainwater will be collected from the domes, purified and recycled through atomisers to simulate tropical rainfall

The domes will be heated to between 18°C and 35°C with hot air from low-emission furnaces burning willow - a renewable resource which will be grown nearby

Humid tropic biome

Entrance via 1.8-mile new road

Offices

Overflow car parking

Mediteranean biomes

Water storage tanks

Mediterranean slopes

Amphitheatre

Lake

Temperature rainforest

Stadium for music and theatre

Main car parking

Visitor centre and shops

Visitor drop-off and pick-up parking

Cost: £74m
Size: 1,000m long x 60m high
Site: Disused china clay pit. 800,000 cubic metres of soil will have to be moved, but only 33 cubic metres disposed of
Structure: 1,550 tonnes of steel, 39,000 square metres of transparent foil
Temperature: 40C highest, 18C lowest
Heating: Hot air from furnaces, plus dung from 6,000 cows
Water: 250 cubic metres of water a day
Plants: 10,000 species
Tours: A full tour will last 5 hours
Work starts: April 1998
Opening: April 20, 2000

The biomes are made from tubular-framed 9 metre diameter hexagonal panels covered with 3 layers of 0.2mm-thick Teflon. These will be inflated using a solar-powered compressor, making a covering strong enough to take a man's weight, and more transparent than glass.

Cost: £74 million, 50 per cent from the Millennium Commission, £10 million from the European Regional Development Fund and the rest from local authorities and public and private sponsorship.

Plant statistics: 10,000 species will be represented in two interior 'biomes' - tropical rainforest and Mediterranean where temperatures will be maintained between 18C and 40C; there will be a third outdoor 'biome'. Each biome will have a wild area and a market displaying products derived from that biome's plants.

Humid tropic biome

Mediterranean climate. Teak, mahogany and rosewood will have enough space to grow to their full size - nearly 200 feet high in some cases. *Fraxus africana*, which yields a drug to treat prostate enlargement, will be grown alongside coffee, cocoa and rubber. *Castanospermum australe* or the Moreton Bay chestnut, which may help combat AIDS, will flourish beside tropical bamboos growing 300mm a day, olives, citrus and medicinal plants. From California alone there will be 6,000 flowering plants. There is nothing small-minded about Mr Smit's ambitions. To round off my visit Mr Smit took me on a tour of the glasshouse. Here I discovered Eden's first pest, a large garden snail edging its way up a *Bixa orellana*, a natural food colourant. Should I squash it, I asked Mr Smit? "Yes," he said, and then had second thoughts. We decided to chuck it outside, to give it a sporting chance of bringing a little imperfection to Eden.

Continued from page 1 I asked him if he wanted to build the eighth wonder of the world.
A revolutionary idea needs a revolutionary home, and that is what the Eden Project will have. A series of huge steel-framed domes will be built against the cliff face of the clay pit. The domes will be covered with layers of a super-strong and ferociously high-tech transparent polymer foil which will be kept inflated by solar-powered compressors. "It is a very light building for its size," says David Kirkland of Nicholas Grimshaw and Partners, explaining that the strength of the foil - it is strong enough for a man to walk on - allows the designers to reduce the number of steel supports.
The geometry of the structures is designed to trap as much solar heat as possible. When extra heat is needed - and for tropical rainforest plants to flourish the temperature has to be maintained at a steady 35C - as much energy as possible will

come from biomass. Willows, grown nearby, will be burned in a vast, low-emission furnace which will blast hot air into the domes. Another eco-friendly source of fuel is the dung of 6,000 cows which will be delivered in the form of dried slurry.
According to green-efficiency calculations by Alistair Guthrie, who works for consulting engineers Ove Arup, the biomass will release about as much carbon dioxide when it is burnt as it absorbs when it is growing, so there should be zero effect on the environment. Solar and biomass energy should supply two-thirds of the heating and the rest will come from ordinary gas.
The site is 30 metres below the water table, and massive drainage and overflow systems will have to be installed so that the site does not turn into a giant lake. At the same time the Eden Project will need huge quantities of pure water to recreate the atmosphere of a rainforest. So rainwater will be collected as it runs off



the dome and pumped up to tanks at the top of the site that have, until now, been used for storing slurry.
The first visitors to Eden may not appreciate how much environmentally sensitive ingenuity has been expended on the project's infrastructure but they should be impressed by the visitor facilities. Structures like upturned boats, built of local clay, will house video displays explaining what is going on beneath Eden's vast
dome. One obvious horticultural question is how tropical plants will be pollinated without the insects and, in some cases, animals which normally do the job. *Durian* fruit, for instance, which is normally pollinated by bats, will present Eden staff with a challenge.
The interior of Eden will be arranged as two 'biomes' - one recreating the conditions of equatorial rainforest, the other recreating a

Mediterranean climate. Teak, mahogany and rosewood will have enough space to grow to their full size - nearly 200 feet high in some cases. *Fraxus africana*, which yields a drug to treat prostate enlargement, will be grown alongside coffee, cocoa and rubber. *Castanospermum australe* or the Moreton Bay chestnut, which may help combat AIDS, will flourish beside tropical bamboos growing 300mm a day, olives, citrus and medicinal plants. From California alone there will be 6,000 flowering plants. There is nothing small-minded about Mr Smit's ambitions. To round off my visit Mr Smit took me on a tour of the glasshouse. Here I discovered Eden's first pest, a large garden snail edging its way up a *Bixa orellana*, a natural food colourant. Should I squash it, I asked Mr Smit? "Yes," he said, and then had second thoughts. We decided to chuck it outside, to give it a sporting chance of bringing a little imperfection to Eden.

COLLAPSE OF AN AMERICAN DREAM



HEAD north from Tucson, Arizona, along Highway 77 and Biosphere 2 emerges from the desert like a mirage. Glass and steel 'biomes' built on a two-acre site contain five climatic zones with rainforest, savannah, desert, ocean and marsh all housed in the most airtight buildings ever constructed by man.
Where Tim Smit's Eden Project in Cornwall modestly aims to educate people about mankind's dependency on plants, Ted Bass's Biosphere 2 had ambitions to find out whether man could live on Mars. And in that respect, it failed.
The Texas millionaire Ted Bass put up £100 million, possibly the largest ever private investment in a scientific experiment, to build the biosphere, and paid the multi-million electricity bill for three years before pulling the plug in 1994.
Eight pioneers, or biospherians as they were called, lived in the sealed eco-system growing their own food (a typical menu included bean soup, bean roast, pulses, and banana fritters) and even making banana wine for birthdays.
But the project was beset by problems. Oxygen levels fell to the equivalent of living at 17,000ft. The oxygen depletion was attributed to microbes in the soil, but with 30,000 tons of soil and 30 different types, it was difficult to pinpoint where it was going. While bees and other pollinators could not survive, ants and cockroaches virtually took over. Because the trees grew so fast (20 feet in a year) but had less wind than in their natural habitat, they became weak and taller trees simply toppled over.
Dr David Tilman, a Professor at Minnesota University and on the advisory panel for Biosphere 2, is encouraging, however, about the aims of the English Eden Project. He says: "Eden is designed to teach. I hope it incorporates real up-to-date science, not just public opinion."
EMMA MAHONY



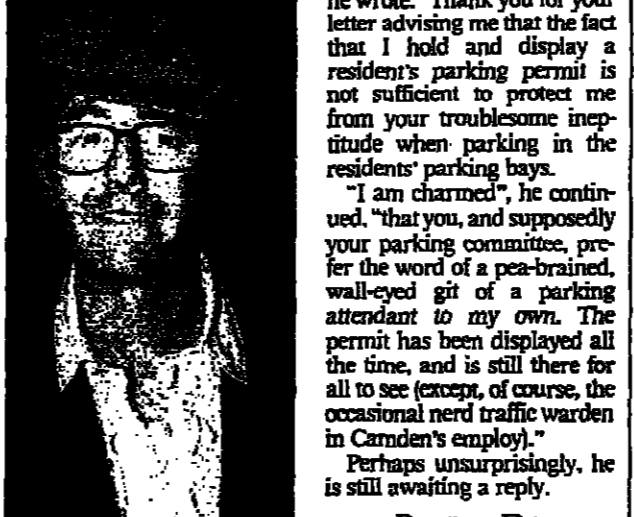
Dispatches from the double yellow line

Drivers' letters to avoid parking fines range from the furious to the fictitious

For the average law-abiding Joe, the treatment that is handed out by council parking services can come as something of a shock. Where most shops and public services have had to wake up to notions of customer service and accountability, parking services remain, in many drivers' eyes, a Stalinist redoubt and nests of inefficiency, rudeness and bloodsucking financial parasites.
Drivers guilty of nothing more than being a couple of minutes late returning to a meter regularly report being treated as liars and nuisances for daring to question their councils.
Chris Evans, the disc jockey, was recently criticised by traffic wardens and their union for saying on his radio show that a warden who waited by his car morning after morning to ticket it at precisely 8.30am when the restrictions came into effect was "devilish" and the "meanest man in Britain".
However, councils deal with thousands of complaints, many of which are from people just chancing it. So what exactly do they have to put up with? In Hackney, east London, one scam was uncovered recently when a man wrote in saying he had included a postal order to pay a parking fine. There was no postal order with his letter. But, undeterred, the man showed that he had a stub, so the council counted the fine as paid. Later, an eagle-eyed functionary noticed that someone else had written in, quoting the same stub number. It turned out that a local gang were all using the same stub number and ruse, and they were all ordered to pay their fines.
Less conspiratorial, but showing more imagination, was the Bristol woman who asked for her penalty charge to be quashed, explaining: "I was late getting back to my car as I had to give mouth-to-mouth resuscitation to a collapsed traffic warden."
Even less credible are the tacky pleas for sympathy. "I had just received a phone call to say that my grandfather had two hours to live," wrote one man. "On my way to the hospital I stopped to do some banking for my employer and was issued with a ticket." How heartless.
Then there are the schoolboy efforts: "I admit I was parked in a no-parking bay, but so were two other cars."
Another problem for the authorities is late payment. Few excuses for this can match the charm of one sent to a

borough in east London: "Thank you for your reminder about the unpaid parking fine. I am so sorry it has taken me a long time to reply, but I have been away on a 'Liberating the Inner Man' residential seminar and Mrs Sniggs, who does for me - and is in many ways a dear treasure in spite of the foul pipe she smokes and her habit of hiding in the loft every time a police car drives past - conceals any post that she thinks will upset me. This causes no end of trouble."
However, sometimes the intransigence and pig-headedness of councils can drive normally sane motorists to insanely determined campaigns for justice. Dr R. Longden wrote to *The Times* telling of an exchange with Islington Council. Last June, Dr Longden paid £1 into a meter in the borough which did not register the money. Since the council was so ready to issue its own penalties, he thought that for a change he would ask it for a refund.
Islington Council refused to acknowledge the meter was faulty - in effect, calling him a liar. Dr Longden, however, refused to give up. Six months and five letters later, on January 17 this year, he received a cheque for £1 from the council. But this is not the end of the matter. Goaded by what he

saw as its arrogance, he is determined that the council should have a clear policy about what motorists should do when meters fail to register their money, a failure of the council's contract for which the motorist can be punished.
Lest you think that only motorists have a hard time, Tina Brooks, parking manager with Drake's Group, a private company which handles parking services for several local authorities, points out that the life of a parking attendant is not an easy one.
"Our staff endure verbal and physical abuse on a daily basis. They have been threatened with knives and mach-



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Christine Hamilton (right) tells Kate Hinzte about the magic of chocolate: "Just split a bottle of champagne with your man, give him half a dozen oysters, then a light but intense chocolate pudding, and he's all yours."

Confessions of a chocaholic

Christine Hamilton has few weaknesses she'll admit to. Chocolate is one of them, she tells Michael Cable

Christine Hamilton pops another chocolate truffle into her mouth, closes her eyes and lets out a small sigh of intense satisfaction. "Battleaxes, of course, don't have any weaknesses," smiles the famously formidable wife of former MP Neil Hamilton and author of *The Bumper Book of British Battleaxes*. "But I do. And it's chocolate." Her fingers hover once again over the tray of free samples on offer at The Chocolate Society.

Started seven years ago by Alan and Nicola Porter to promote "proper" chocolate — as against the sugary, diluted stuff found in the average chocolate bar — the society, based in the Yorkshire Dales, began selling by mail order only. Just over a year ago, so great was demand — more than 7,500 enthusiasts signed up for lifetime membership — that they decided to open a shop in London. Mrs Hamilton, a self-confessed chocaholic who admits to having secret stashes all around the house, was on to it like a flash. "A friend of mine, who was visiting us in Cheshire for the weekend, brought a whole pile of wonderful things from here as a present," she recalls. "I took one look and demanded to know: 'Where is this magic shop?'"

"It then turned out to be conveniently located along the route Neil and I used to take almost every day from our flat in Battersea to the House of Commons, and which we still use every time we go into central London, so I had every opportunity to pop in." As she moves around the mouthwatering displays, uttering little whimpers of delight, she explains: "My favourite is the really

my favourite shop

dark chocolate. I like it with nuts. And ginger and chocolate is a fabulous, classic combination. "I love the little shakers of chocolate pearls that you can hide in your handbag for a quick fix for sheer indulgence, their pure cooking chocolate is wonderful. The joy of that is that you can keep it in the kitchen cupboard and eat the whole packet by the spoonful without anyone being any the wiser!"

For all those whose secret cravings have reached this guilt-ridden level, the staff at The Chocolate Society can produce comforting facts and figures to prove that good-quality chocolate — the stuff that contains up to 70 per cent cocoa solids and very little sugar — is neither fattening nor tooth-rotting. On the contrary, it is actually a very healthy product.

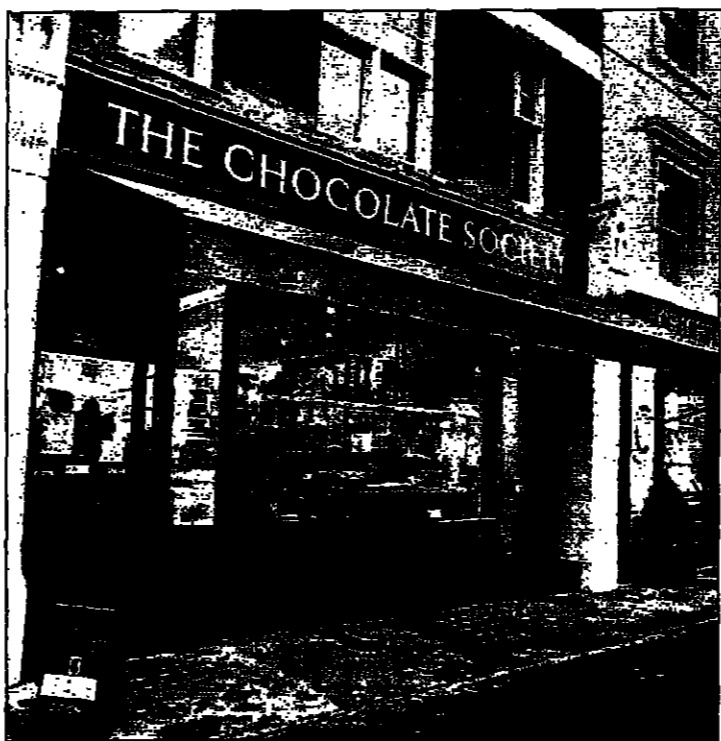
Assistant Kate Hinzte compares the various types of "Grand Cru"

chocolate — powerful, dark South American Guanaja, tropical Carabe, rare, almond-flavoured Manjari and creamy Jivara — to fine wine. And, she adds coyly, it is extremely sexy stuff. Casanova apparently rated it above champagne and oysters as an aphrodisiac, and shop manager Tracy Cole's enthusiastic demonstration of how to select and eat a chocolate properly is, in terms of sensuality, somewhere between the Cadbury's Flake ad and the supper scene in *Tom Jones*.

"You are looking for a high gloss to show a good cocoa butter content," she explains. "It should retain a slight fingerprint when touched to indicate the right melting point, it should smell fresh and fruity and, if in the form of a square, it should snap cleanly."

"To eat it, you place it on the tongue so that it melts slowly, gradually covering all the taste buds. No biting, chewing or nibbling."

Mrs Hamilton seems well-versed in chocolate's seductive qualities. "It's wonderful, magical stuff," she says. "If your man is a bit dozy, you



Headquarters of the society devoted to consuming "the real stuff"

had a regular monthly pay cheque which, as Tatton was the fifth safest Tory seat in the country, we had every reason to think was reasonably secure. Then, wham!"

There have been times in private, she admits, when she crumbled. But in public she has maintained an aggressively positive attitude and has been fiercely loyal in defence of her husband — notably at the so-called Battle of Knutsford Heath, where she confronted Mr Bell during an election meeting.

While Neil looks for a new job, the couple have kept themselves afloat partly with the help of fees from media appearances — even brazening it out on *Have I Got News For You* — and with the proceeds from *Battleaxes*. A cookbook is planned as a follow-up.

Mrs Hamilton finds herself in good company — both as a battleaxe ("One of the nicer things I've been called") and a chocaholic — with *Baroness Thatcher*.

"She once came to dinner with us and, knowing that she loved chocolate, but that she usually gave it up for Lent, I played it safe by making two puddings: one chocolate and one fruit," she recalls.

"She actually went for the chocolate and when I mentioned that I thought she gave it up for Lent she replied: 'Oh no, only chocolate bars!'"

● The Chocolate Society, 36 Elizabeth Street, London SW1 (0171-239 9222). Open: Mon-Sat 10am-5pm.

not for economies necessitated by the double loss of her husband's job as MP for Tatton — defeated by anti-sleaze candidate Martin Bell in the last election, following the cash-for-questions scandal — and hers as his secretary. As she says bitterly: "We

SHOP NEWS

■ KIT yourself out for sliding with Sam de Teran's new mail-order catalogue. It features faux fur wraps and hats, goggles, thermals, and has slick signature ski jackets and pants, all in shades of chocolate, sky and white. Call 0171-584 0902 for a catalogue, or call in at 151 Fulham Road, London SW3.

■ LOOK out for super-cool fake-fur cushions, exclusive to Debenhams. Zebra, cowhide and leopard designs are a snip at £18 for medium, £35 for large, and are in the shops from next week. Call 0171-408 3536 for your nearest Debenhams store... De la Cuzma's outlet at General Trading Company also has glorious new cushions in leather (£28) and bumper suede (£92). General Trading Company, 144 Sloane Street, London SW1 (0171-730 0411).

■ UPDATE: Jerry's Home Stores (0171-581 0909 for branches) are running their Smart Buys promotion until February 22, with reductions on more than 500 of their regular lines, including the Dualit toaster, down from £159 to £139. The inspirational new 1998 Laura Ashley home catalogue is out on February 1 (£3.50). Order a copy on 0800 868100. Or try Toast's tempting mail-order catalogue, devoted to simple ranges of pyjamas, from linen and flannel to pin tucks and waffle, in refreshing colours such as lime, hyacinth and indigo; robes in slub silk and chenille; and pure wool blankets. The Monday to Saturday order line is 01553 668800.

JUDITH WILSON

GADGETS



Gerber Multi-Lock

COMPACT multi-tool come in ever-decreasing sizes, but on many jobs they let you down. The Gerber Multi-Lock from Fiskars UK in Bridgend, Mid-Glamorgan, is a 13-in-1 pocket tool kit tougher than granite.

Made from heavy-gauge stainless steel and weighing 225g, it is built around the handles of retractable blunt-nosed pliers, with a mean grip. The handles cradle the various attachments including four types of screwdriver, two blades, wire cutter, file, lanyard ring, wire crimper and can and bottle openers.

TIM WAPSHOTT

● Gerber Multi-Lock, £29.99, from Fiskars UK (Stockists: 01650 64382).

When the goal is a hot cuppa

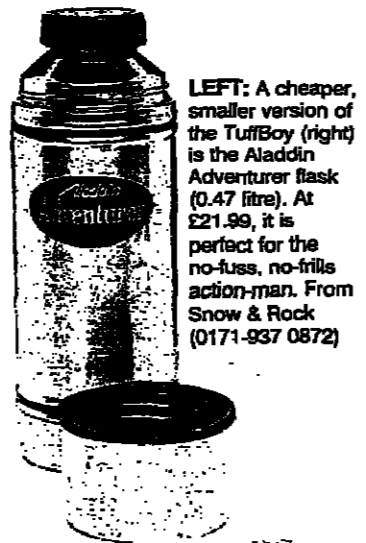
VACUUM FLASKS

Every Saturday it's the same dilemma. Vacuum flask... for or not? I dither in front of the kettle as the clock ticks. The trouble is, as someone who already takes to football matches a big handbag, a pair of binoculars, extra scarves, a notebook and an electronic pager, I figure I just can't handle a flask of nice hot coffee as well. Try standing up and yelling "handball!" while nursing that lot on your lap. Besides, it's nerdish to have a flask, surely. It says you are a sad sack whose mum knits your gloves.

Which is why half-times are sometimes rather miserable. Half a dozen surrounding sad sacks will produce a battered old flask (nothing like this lot) from under the seat. They will then proceed to stand and drink all the nice hot coffee without offering a drop to anyone else.

"You've got two cups in that flask, did you know?" is what I'm often tempted to ask, numb with cold, as they hold the coffee to their chins and the steam goes up their noses. But people with flasks are trained to avoid eye contact. Staring fixedly into the middle distance, they drink the lot by themselves, no problem.

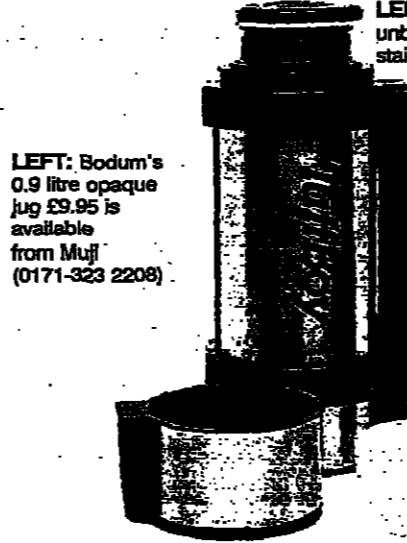
LYNNE TRUSS



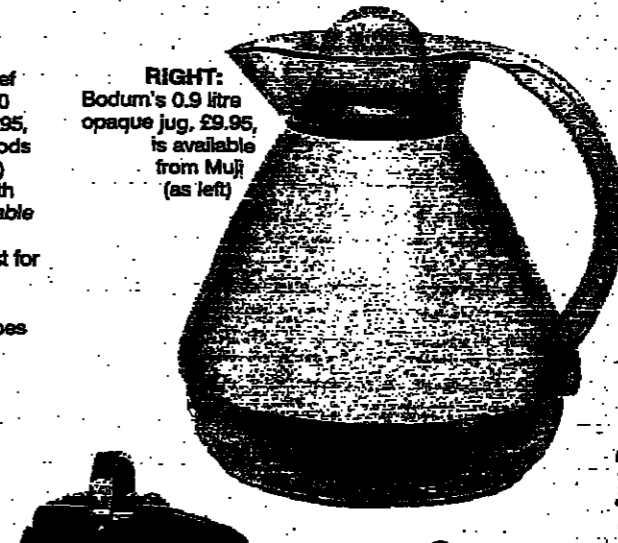
LEFT: A cheaper, smaller version of the TuffBoy (right) is the Aladdin Adventurer flask (0.47 litre). At £21.99, it is perfect for the no-fuss, no-frills action-man. From Snow & Rock (0171-937 0872)



RIGHT: "Fred Worm" flask by Alessi (0.7 litre) is easy to hold and easy on the eye. £32, from American Retro (0171-734 3477)



LEFT: Bodum's 0.9 litre opaque jug £9.95 is available from Muij (0171-323 2208)



RIGHT: Bodum's 0.9 litre opaque jug, £9.95, is available from Muij (as left)



ABOVE: Looking akin to a plump robin redbreast, this cherry red Columbus flask holds 0.9 litres and is £29.95 at Harrods (0171-730 1234)



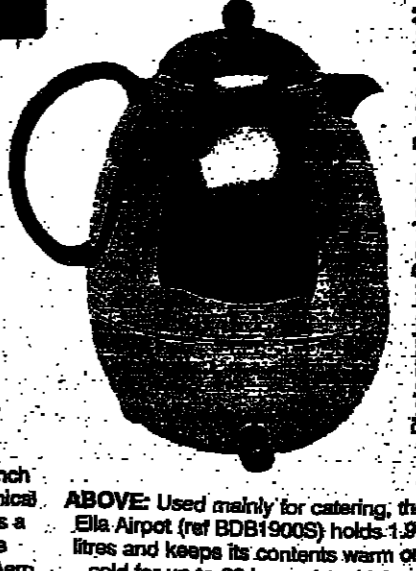
ABOVE: Bodum Lipetick, £13.25, from Divertimenti (0171-396 9911) has a funnel, which makes for easy pouring



LEFT: A woven grass casing surrounds this flask by Tottu Bohu, £44.95. With a whopping 2.25 litre capacity, it's more for a family car trip than a hike. Available from Graham & Greena (0171-727 4594)



ABOVE: For spring brunch in the garden, the All conical flask, £36.95 (0.9 litre), is a stylish way to keep the coffee piping hot. From Aero (0171-221 1850)



ABOVE: Used mainly for catering, the Ella Airopt (ref BDB1900S) holds 1.8 litres and keeps its contents warm or cold for up to 20 hours (stockists: 0181-998 2100).

Photographs by Des Jensen Research by Mary Ann Papp

Bring on the raining champion



ABOVE: Stone raincoat, £225, Whistles, 27 Sloane Square, SW1 (0171-730 9819). Pale blue crop sweater, £29.90, selected Benetton branches nationwide. Beige trousers, £35, Warehouse, branches nationwide (0171-278 3491). Black leather pointed ankle boots, £155, Russell & Bromley, branches nationwide (0171-629 6903)

ABOVE RIGHT: White anklé-length raincoat, £344, Armani Jeans, Emporio Armani, 191 Brompton Road, SW3 (0171-823 8818). Trousers and boots, as before

MAIN PICTURE: Fine black and white dogtooth-check double-breasted raincoat, to order, Burberrys, 165 Regent Street, W1 (0171-734 5929). Trousers, as before

RIGHT: Two-tone silver raincoat, £225, Agnès B, 111 Fulham Road, SW3 (0171-225 9477). Trousers and boots, as before

FAR RIGHT: Cream belted raincoat, £120, Kookai, selected branches nationwide (0171-937 4411). Navy cable-neck sweater, £55, Benetton, as before. Trousers, as before

Hair and make-up by Sally Kvalheim for Jo Hanford (0171-495 7774). Styling by Amandip Uppal. Model: Eva



Britain and rain, unfortunately, have a relationship as close as thunder and lightning. You can't think of the first without anxiously considering the second — and you never seem to be prepared when the latter actually comes.

If it poured down, wet-weather gear would be simple — all you'd need would be oilskins, wellies, a broily and a self-satisfied smile. Instead, as soon as you have toggled up, out comes the sun and you are left high, dry and steaming. Damp under the collar, rather than on top of it.

The answer was provided by the man whose name has become synonymous with Britain: Mr E. Mackintosh not only made use of a newly patented rubberised cloth in 1804, but created a coat which has become an English classic that has remained stylish, while still being functional.

As with most classics, the raincoat was never designed as a fashion item. However, the traditional style has become popular with thousands of tourists visiting Britain every year.

"The Japanese are so keen on our raincoats that we now do petite ranges specifically for them," says Emma Clarke at Aquascutum. Although the label is best known for its classics, such as the Fley coat, bought last weekend by rock star Paul Weller, it is becoming more contemporary, and now even stocks a trendy Avengers-style coat (£225), complete with matching Seventies Carnaby cap.

Although most adult Britons have traditionally opted for classic styles from outfitters such as Burberrys (which produces about 8,000 raincoats a week), or brightly coloured plastic Christopher Robin-style rain outfits with matching Wellington boots for children, the range of rainwear today means we are now more discriminating.

Traditional trenchcoats are being replaced by Barbour or Australian Drive-Bone jackets because they are more hard-wearing and totally weather-proof. In cities, light, foldable and creaseproof microfibre coats are taking

the place of the old-fashioned gabardine model or even less glamorous Pakamac, which sold up to 50,000 a week in the 1950s. Rather than little plastic foldaways, macs now come in fashionable cuts which mirror the looks on the catwalks. There are single or double-breasted models, with hidden buttons, narrow sleeves and clean tailoring.

Loise Crumbeerg of Feminella, which has created about 18 different macs for this spring, says there are two styles of rainwear this year. "There is the soft, fluid, romantic style and the hooded, sporty look, which is more sculpted and minimalist." As well as using traditional polyester, nylon and polyurethane, the company has developed a soft waterproof suede-like, which allows the wearer's skin to breathe.

Since 1856, when Thomas Burberry developed the trenchcoat to replace the rubber-lined mackintosh, it has been possible to buy coats which are waterproof as well as aerated. Burberrys still uses a mix of wool and cotton for its coats, which protected troops in the First World War; Barbour uses Egyptian cotton proofed in Britain; and Paul Smith utilises waxed cotton for his lightweight Epsom coats.

For those who want to break with tradition, the high street offers high fashion options in a range of colours. Paul Smith has pastels as well as a shiny red version; Agnès B a long silver coat; Jigsaw two three-quarter-length flat-fronted versions, in green/grey and black; Kookai an off-white full-length coat, most for around £100.

It is possible to find a real trench coat if you want one — complete with storm collar, gun flap, epaulettes, saddle flaps, D-rings and hanging space for that essential trench accessory, the grenade. But for the modern woman, there are now several softer options made in high-tech fabrics which don't crease, feel soft, keep you dry — and, most importantly, look clean and cool.

LISA GRAINGER



THREE OF A KIND

If you want to keep dry from top to bottom, but refuse to consider a rainhat, the solution is a stylish beret. LG

ABOVE: Deep red velvet satin-trim beret, £27.50, The Scotchouse, 2 Brompton Road, SW1 (0171-581 2151)

ABOVE RIGHT: Grey logo beret, £6.95, Kangol, John Lewis, branches nationwide (0171-487 4888)

RIGHT: Black and grey patterned knitted beret, £24.35, The Hat Shop (mail order, 0171-247 1120)

Photographs by Anna Stevenson

"I am not marching in support of the present system of agriculture, because I think it stinks, and so do a lot of country dwellers"

Farmers snuff out my fiery passion

Scouts manage it without much training, so why have I not been blessed with the deceptively simple talent of being able to apply a lighted match to a bonfire and get it blazing?

The problem is no longer the hedge but what was cut from it. The lads working in the ditch simply flung the spoils of twigs and branches on to the verge in a heap 10ft tall, gave it a few days and applied a match. It blazed, sparked, crackled and then subsided into a gentle smoking, which lasted about 24 hours...

DOWN TO EARTH



PAUL HEINEY

became clear to me that country life was about to bow to the whim of a vocal group of the emotionally crippled and sentimentally confused...

and farming, and one which I try not to make. But a lot of people do not draw the distinction, and marching in support of hunting should not be interpreted as supporting modern farming methods in all their dubious glory...

Readers' letters are welcome on countryside matters, of all kinds. Address them to: Paul Heiney, Weekend, The Times, 1 Pennington Street, London E1 9XN. They are published on the first Saturday of the month.

Some fowls are fouler than others

Chickens in Sweden are intensively reared, yet they are almost salmonella-free. Nigel Hawkes reports

Whenever food poisoning hits the headlines, the media line up the usual suspects. Clucking along in front is the broiler chicken, a bird with the disreputable habit of bringing stomach upsets in its wake...



Jack Cunningham's new Food Standards Agency has been set up to avoid a repeat of the salmonella-in-eggs debacle that cost Edwina Currie her ministerial job

Farmers, is based on scrupulous hygiene and ruthless slaughter. Whenever salmonella is found in a bird, the entire flock is slaughtered...

Outdoor flocks of chickens are more, not less likely to come into contact with salmonella strains

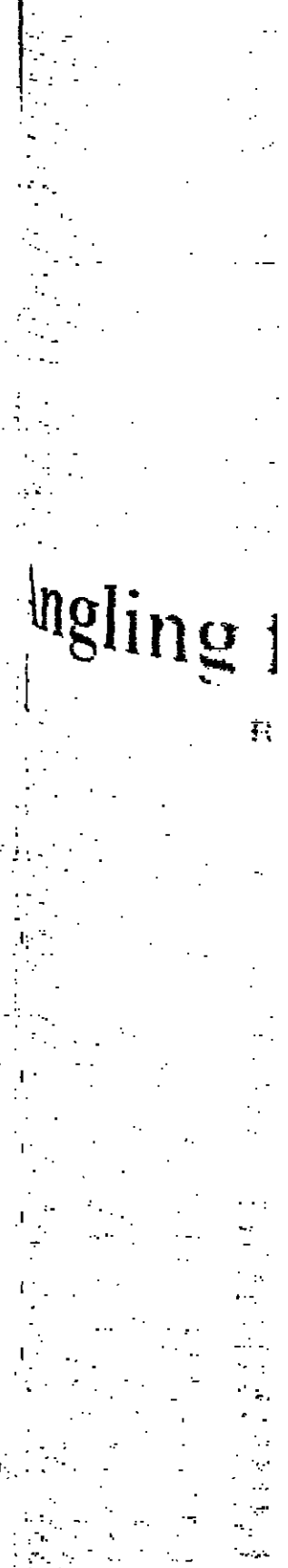
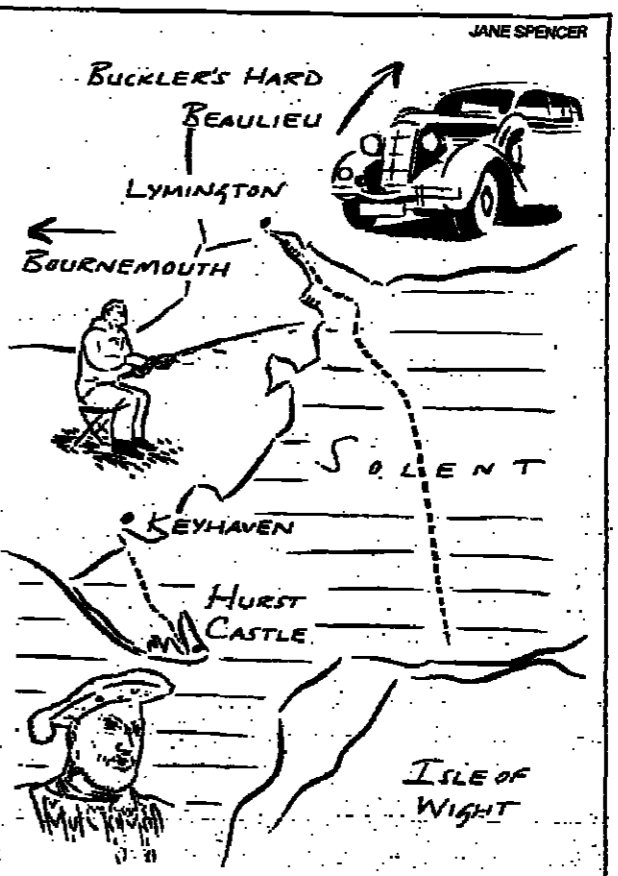
The Swedish policy is based on scrupulous hygiene and ruthless slaughter of infected birds

den are tricky. "For a start, their poultry industry is much smaller than ours," says Mr Bradnock. "Their total production is less than a fifteenth of ours..."

densities would help, but Mr Bradnock doubts it. "In poultry, there is no evidence that rates of infection for salmonella or campylobacter are related to the farming system or the stocking density..."

THE TIMES PRESENTS Valentine's Day Week end Burberrys OF LONDON Tell someone you love them in 12 words or more... Includes a coupon for a Valentine's Day gift.

ON THE SPOT: HURST CASTLE, HAMPSHIRE Rural recommendations The place: a mile and a half of shingle spit at Keyhaven, at the entrance to the Solent... The appeal: on a stormy day, it is fascinating to watch the enormous waves and spray crashing over the rocks...



Once Battersea's most famous residents were dogs. Now, they're a new breed, including a Getty. Rachel Kelly reports



Battersea Rise has risen, and a road full of new restaurants now enlivens SW11

Powerhouse of the south

It was once famous for its power station, its dog home and the fact that its residents apologised for not living in Chelsea. But with the news that its latest resident is a junior member of the Getty family, Battersea has finally arrived on London's social map.

Mark Getty has just bought Julian Metcalfe's house - he of Prêt à Manger sandwich shop fame. The 7,000 sq ft, £1.65 million house in Bridge Lane has a 10-foot high ceiling and a streamlined and stainless kitchen that would not shame one of Mr Metcalfe's sandwich shops. There are three parking spaces and six other bedrooms, as well as an extra playroom.

standard of residential development has lifted the cachet of Battersea. Much of the south bank between Albert and Battersea bridges is being redeveloped, and work by the Hong Kong firm Parkview is expected to start to turn Battersea Power Station into a cinema and leisure complex this year, with outlets for Harvey Nichols and Planet Hollywood also included in the plans.



Haven, Lady Kenilworth, Lady Theresa Chipman (the former Lady Theresa Manners, who flirted with pop stardom in the Eighties), actress Helen Mirren and fashion commentator Susannah Bertelsen (formerly Susannah Constantine) are among those who have gone south of the river as central London is increasingly colonised by bankers and foreigners.

There is Norman Foster's Riverside. One scheme, the Albert Bridge development, the pricey new Montevetro glass wedge of flats on the riverside by Richard Rogers and Taylor Woodrow, and new developments along Park Gate Road, all of which have created a friendly vista for sightseers in Chelsea-on-the-Thames north bank. Linda Beany, who is selling the Montevetro flats through Beany Pearce, reports that 40 of 103 have already sold.

Prince of Wales Drive with views across Battersea Park. Mrs Bertelsen says she appreciates being "five minutes away from Chelsea" and describes her area as "quiet, but with all the benefits of living in London. It is getting a little cosy."

Every day you have someone else who's just bought a house down from Chelsea" and describes her area as "quiet, but with all the benefits of living in London. It is getting a little cosy."

Drive, Battersea Park, with its easy access to the West End and Sloane Square, is a major draw. New schools include Thomas's, Eaton House and Broomwood Hall; there are new restaurants on Northcote Road and Battersea Rise. And the latest rumour is that Sir Terence Conran plans to open a Conran Bluebird in the area. Cheap it is not. A two-bedroom cottage on the Victorian Shaftesbury estate will cost around £180,000, and the mansion block flats overlooking the park start at £220,000.



Viscount Linley, above, originally planned only a brief stay in The Village, left, but has now snubbed Belgravia for Battersea



Helen Mirren has been a resident for 13 years

have risen by 37 per cent during the past 12 months, a sharper increase than anywhere else in the capital. The key difference, says Nick Globe from Winkworth, is that people with rising incomes wish to upgrade locally. The most desirable areas are known as "between the commons", which includes streets such as Broxash Road, Thurleigh Road, Morella Road and Gorst Road; and "The Toastrack" which includes Henderson Road, Baskerville Road, Nicolsia Road and Patten Road.

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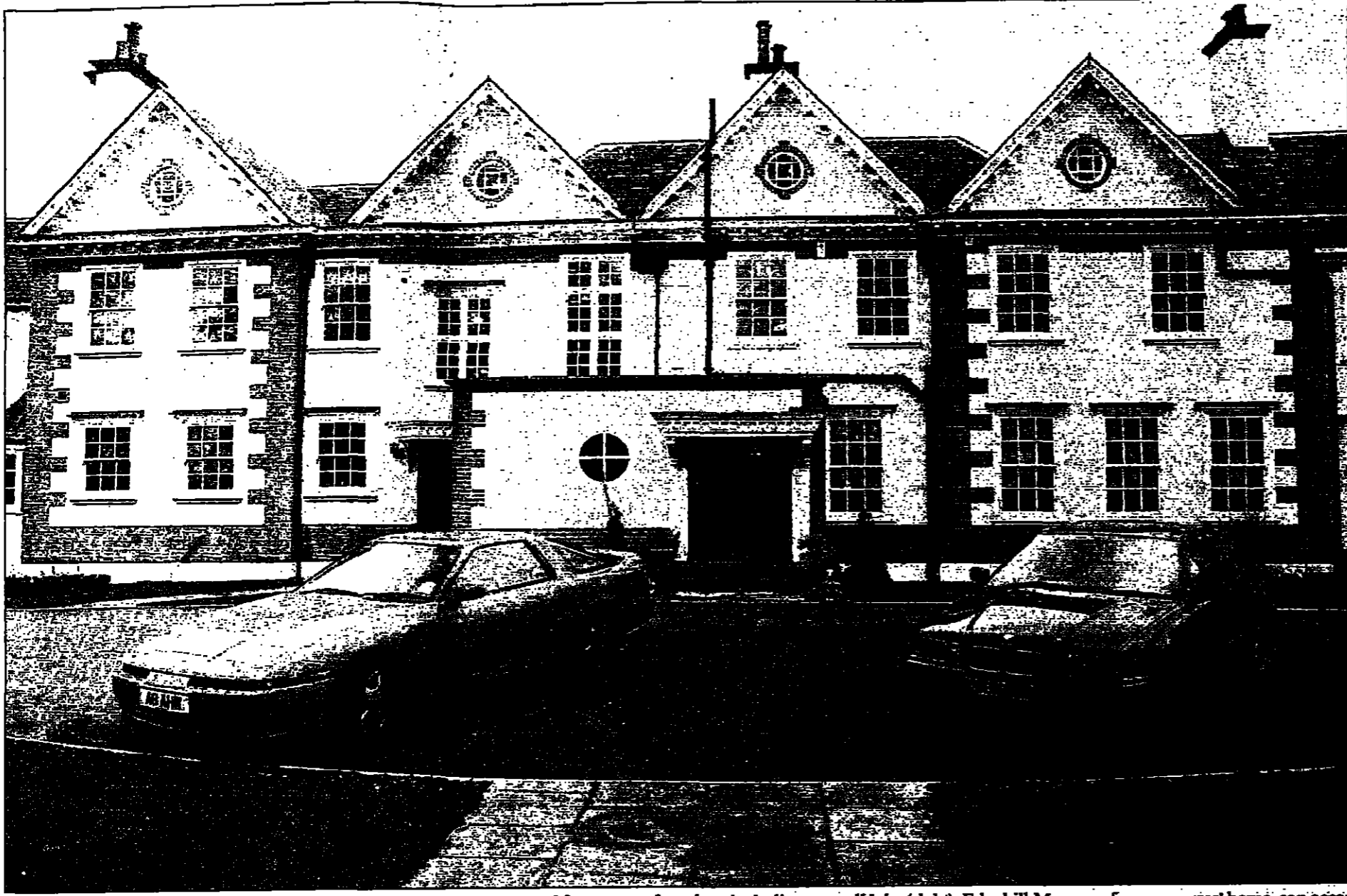
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Where angels used to tread



SIMON WALKER



With eight bedrooms, a separate flat, parking space for 40 cars and four acres of gardens including a small lake (right), Edgehill Manor, a former nurses' home, can accommodate streams of visitors in "conspicuous privacy"

Philip Delves Broughton finds a former nurses' home brought back to the rudest of health

Not so long ago, Totteridge was a rural spot, high above north London. From the east, fresh winds whistled in from the Baltic, over the flat Netherlands and the Thames Estuary before hitting this gentle rise of land, the first above sea level for hundreds of miles. The bustle of London was visible but inaudible below. Then the footballers arrived, along with the record producers and, as predictably as doom follows gloom, the accountants.

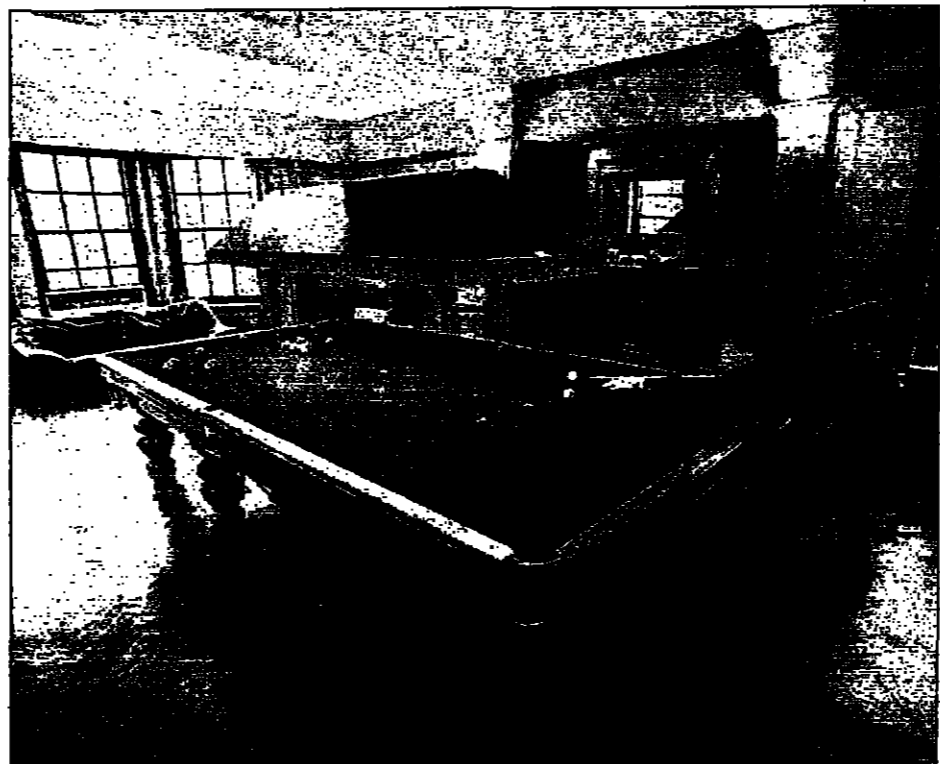


A downstairs sitting room where guests can stretch out

HOUSE OF THE WEEK

It is obvious why footballers and record producers like it up here. If not anonymity, there is at least space. Space to build recording studios and ten-car garages. Space for hot tubs and Jacuzzis. Space to recreate that most admired of templates for luxury living around here, Hugh Hefner's Playboy Mansion.

taking care of business. Dressed in a black suit and black shirt buttoned to the top without a tie, he has a salt and pepper moustache, steely spectacles and an engagingly mercenary manner.



Quiet please, big break in progress: lining up another pot shot in the snooker room

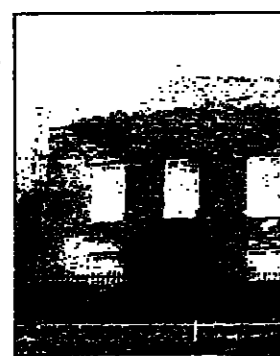
Several of the builders had fond memories of visiting the house when it was filled with nurses. He and his wife Karen and their two teenage sons — "I am blessed with two sons," says Mr Warwick, "you can quote me on that, 'blessed'." — then lived in it while it was completely overhauled by builders and renovators.

Rows of wide windows look out on to the property's four acres of garden, which includes a small lake and backs on to the Belmont Riding Centre. The house is clearly too big for the Warwicks. It only comes to life in those areas they really use.

Swags of chintz hang beneath pelmets and the patterned sofas are still delivery-van fresh. On the top floor are the old servants' quarters, which have been turned into a separate flat, completing the rather institutional atmosphere that still lingers around the place.

DREAM HOMES AROUND TOTTERIDGE

JEREMY BEADLE, the television presenter, lives with his wife, Sue, and children in a large house near Hadley Wood (right). The property, which dates back to 1903, was renovated by Mr Beadle when he bought it. A two-storey library, which houses 20,000 books, has been built in place of the swimming pool. The house, valued at £1 million, has its own editing suite.



LENNOX LEWIS, the world heavyweight boxing champion, lives in a five-bedroom detached house near Hadley Wood (right). The mock-tudor fronted house, which was bought for £500,000 has a games room with a pool table, a tennis court, and is surrounded by a 10ft hedge to ensure privacy. He also owns a house in Jamaica.

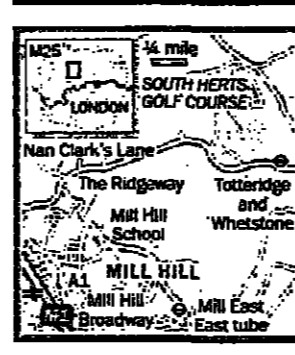


SEAN BEAN, the actor, lives with his wife, Abigail, in a six-bedroom Georgian manor house in Totteridge (left). The red-bricked ivy-clad house, which Mr Bean bought two years ago, is situated close to Totteridge Green and has a large walled garden. The property is estimated to be worth about £1.5 million.

the wooden walls," says Mr Warwick. Several of the builders had fond memories of visiting the house when it was filled with nurses. He and his wife Karen and their two teenage sons — "I am blessed with two sons," says Mr Warwick, "you can quote me on that, 'blessed'." — then lived in it while it was completely overhauled by builders and renovators.

WITH the M1 to the west and the A1 (the Watford Way at that point) bisecting it and leading to the M25 three miles away, Mill Hill and Totteridge, on the northwest outskirts of London, attract those who need access to the metropolis and to the north.

MARKET COMMENT



TOP OF THE Totteridge stakes, and eagerly snapped up by the celebrities who have gravitated to the area, are the big houses in several acres around Totteridge Common and the Green, which sell for £1-£8 million. Building is still going on: three new 6,000 sq ft neo-Georgian villas on Totteridge Common are coming to the market at about £2.5 million, with one already under offer.

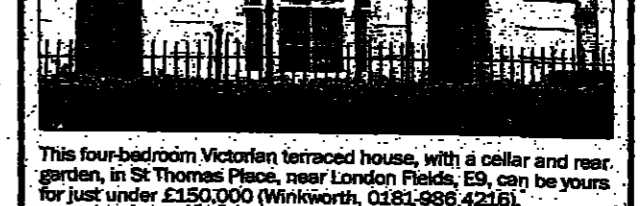
the area: "They tend to start in a three-bedroom semi and trade up." The most desirable roads in Mill Hill are further east around The Ridgeway, including Uphill Road, Wills Grove, Marsh Lane and Nan Clark's Lane. Prices around these plum addresses rise to £2-£3 million for five or six bedrooms, indoor pool, and maybe an acre of land.

HOME SWAP

VICTORIA PARK, with its elegant 19th-century double-fronted houses in the Beverly Hills of London's East End. Many of the houses are on land owned by the Crown Estates, with leases up to 70 years. Such properties are highly prized, with prices of up to £375,000 for a six-bedroom detached house with views over the park and its lakes. Freehold Victorian terraced houses near the park are good value, with prices from £195,000 for three bedrooms. Larger five- or six-bedroom houses around the park and nearby London Fields cost from £195,000 to £300,000, following price rises of 30 per cent last year, according to agents Winkworth.



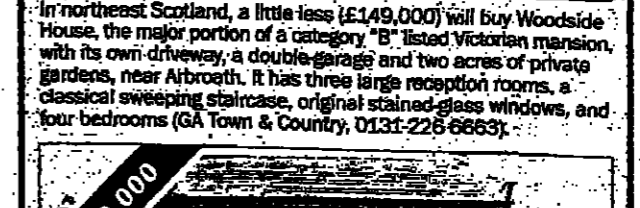
This four-bedroom Victorian terraced house, with a cellar and rear garden, in St Thomas Place, near London Fields, E9, can be yours for just under £150,000 (Winkworth, 02181-986 4216)



In northeast Scotland, a little less (£149,000) will buy Woodside House, the major portion of a category "B" listed Victorian mansion with its own driveway, a double garage and two acres of private gardens, near Aberdeen. It has three large reception rooms, a classical sweeping staircase, original stained-glass windows, and four bedrooms (GA Town & Country, 01331-226 6663)



Spend a little more (£160,000) in the Yorkshire Dales and you can buy Coverley House, a Grade II listed four-bedroom Georgian house, in Cartton Village in the heart of Coverdale, five miles from Middleham. It has a walled garden and beautiful views over the Dales (GA Town & Country, 01331-623451)



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As the director of Kew, Professor Sir Ghilleen Prance not only has a house and garden on Kew Green, he also has the run of the 288 acres of the Royal Botanic Gardens

At the back of an orderly Kew

Soon after Professor Sir Ghilleen Prance became the director of the Royal Botanic Gardens, Kew, nearly ten years ago, he decided to make changes to the house and garden on Kew Green which came with the job.

To transform the garden from one of straight lines to a more curvaceous affair, with a tantalising secret area at the far end, meant moving an American smoke tree (*Cotinus obovatus*), which happened to be the first woody plant ever micro-propagated at Kew, and had historical significance.

The curator of Kew gardens was horrified: the plant would die if moved, he said — they do, usually — but Sir Ghilleen, whose quiet, professorial air masks steely determination, insisted the plant be moved, although he now admits to being nervous about it. The plant survived.

Sir Ghilleen is a working

ME AND MY GARDEN: GHILLEAN PRANCE

botanist, although his ambassadorial, administrative and fundraising roles sometimes threaten to overwhelm this. Most days he is at his lab in the herbarium at Kew, working on the taxonomy and geography of Amazonian plants, and writing a field guide to the region.

Taxonomy has been a Kew speciality since the garden's inception, and today involves studying herbarium specimens as well as the more 20th-century business of examining DNA for better classification of plants — yes, these are the people who make a gardener's life a misery by revising plant names constantly. "I'm afraid we do have to change names sometimes, but it's so that, in the longer term, we get better and more stable classification," Sir Ghilleen says.

Plant classification is like

breathing to Sir Ghilleen, whose earliest memories are of walking on the Isle of Skye, where his family lived, picking heathers and cotton grasses and observing them at home. When he was nine, the family moved to Gloucestershire and he began pressing specimens. His interest attracted help and encouragement from three maiden aunts, Hilda, Gertrude and Dora; two of them amateur botanists and the other an amateur gardener.

From his aunts he learnt the basics which were built on by his next mentor: his housemaster at Malvern, who would sweep the young Prance and three of his mates off to botanise and learn the rudiments of natural history in every spare moment. Guy Charteris, a family friend,

continued Prance's education in the holidays and took him regularly to Slimbridge, near Gloucester, founded and run by Mr Charteris's friend Sir Peter Scott.

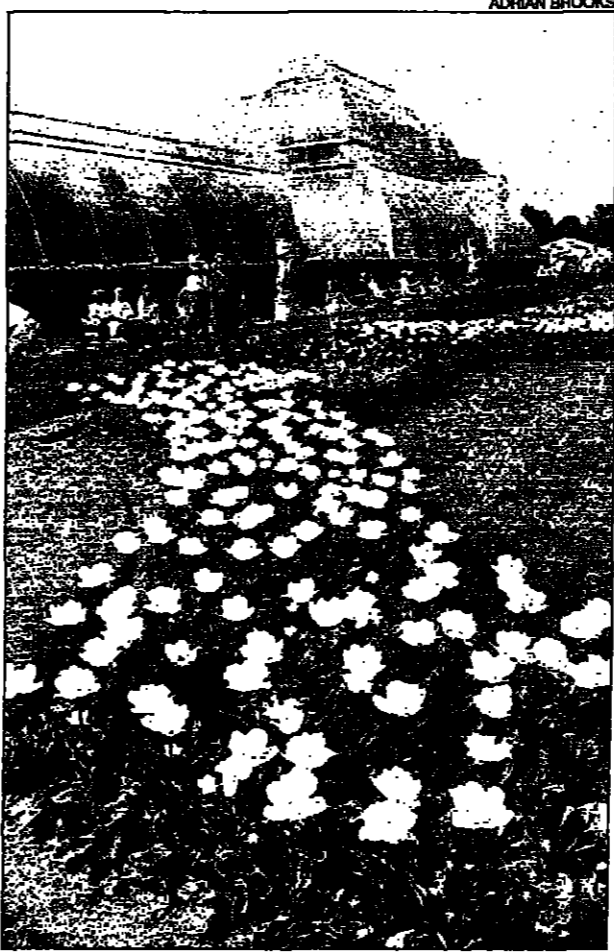
Oxford University was followed by a tour of botanical jobs around the world, including Brazil, where Sir Ghilleen consolidated his speciality: Amazonian plants.

His own garden at Kew is English rather than exotic, with French doors — framed by sweet-smelling, winter-flowering *Abelophyllum* and *wisteria* — opening on to a terrace and a large lawn almost enclosed by borders.

However, if Sir Ghilleen wants to use the French doors and the ground-floor rooms he has to book them in advance, because he has given the bottom floor of his house to the botanic garden for meetings and events. The garden, too, is used for official entertaining and his only truly private area is a small roof terrace.

"We run the house and garden like an embassy," he says, adding that his wife, Anne, had to give up her teaching job to be a "hostess for Kew". Among other jobs, Lady Prance is in charge of the flower arrangements, which dot the house every day of the year. The flowers come from the Prance's garden, unless in mid-winter.

Terraces beside the house sprout luxuriant moss and thyme — an effect not really approved of by the gardener, who maintains the area, but Sir Ghilleen stands by his desired informal approach.



The Palm House is a highlight for Kew visitors

at the far end of the garden, a wall and a thick screen of trees and shrubs, makes the boundary with the historic garden; and, under a vast chestnut, a carpet of crocus lights up the ground in spring.

From there, a camellia walk leads into the main garden in front of the house. Sir Ghilleen inherited a garden of straight lines with one vast border put down in large shrubs and small trees, and the other mostly herbaceous. He has etched out the two plantings, introduced curving edges to the beds, and brought the two beds to meet each other at the

far end of the lawn, giving the impression of a secret garden beyond. Spears of iris leaves, planted in huge numbers, contrast with the dramatic jagged leaves of hybrid peonies mixed with phlox at the front of the borders, while magnolias, pampas grass, *Cotinus* and *Crambe cordifolia*, among other plants, provide seasonal interest.

A vegetable garden of nearly half an acre gives produce for the Prance's official entertaining. The irregular-shaped walled garden, with a greenhouse that has seen better days, is worked by a gardener, who shares the produce.

Grapes for the table and a few pot plants for the house come from the greenhouse. A netted area supplies loganberries, raspberries, gooseberries, strawberries and other soft fruit. Peaches and nectarines

are grown in a cage (grey squirrels are a problem). All the basics, from carrots to potatoes, are there alongside aubergines, peppers, tomatoes and the red of ruby chard.

Sir Ghilleen is a countryman at heart and Kew is a near-perfect *rus in urbe*: 288 acres of trees, flowers and glasshouses, and only 40 minutes from the West End. "I can walk out into the garden on a summer night and almost always see a badger," he says.

For a real *rus* the Prance has a retreat in Dorset, though they get there only one weekend in five. "Bay and holly grow there as weeds," he says, "and when I saw what these were selling for at Wakehurst Place [Kew's cousin in Sussex, also under his aegis] I thought I could make my fortune and retire."

JANE OWEN

Led up a garden path

Stephen Anderton explains how to create the perfect walkway

Most gardeners will admit that they set plants too close together and have to move them apart later. Most of us also make paths too narrow, but instead of being able to dig up and move them, we stick with the problem.

So how wide should a path be? It depends partly on your style of gardening. If you like the edges of your paths to be perpetually softened by lava flows of foliage and colour, you must make allowance for the plants' territory. To be generous, you should allow 18in of space on either side for serious foliage spillage. When a path has planting on both sides, that means about 3ft of paving is already taken up by plants' even before you set foot on it.



A herring-bone pattern helps to enhance a path's progress

Relaying a path sounds expensive, but it is the right way to proceed. You will never regret spending money on generously proportioned paths, because they will always look right when the planting has developed. Never think that a small modern house has to have thin little paths.

If you look at photographs of the gardens designed by Sir Edwin Lutyens early in the 20th century, you will see broad 10ft and 12ft runways of York stone paving set along the front of his substantial Edwardian houses. They looked bald, plain and unnecessarily dominant. But once the planting was mature — the way we see those gardens today — the paths seem to be just the right width.

Wouldn't it be cheaper to lay a narrower snaky path and leave alternate bays of soil on either side for the planting? Well yes, but the effect is not the same. To give the sense of a path being a comfortable, gracious complement to a house, you need to know it is there in a clear, strong line, even if it is partially disguised by plants.

So, how wide should a path be? Well, think of a path as a multiple of people-widths: realistically, at least two people-widths. This means at least 4ft 6in to 5ft wide, plus any space for plant spillage. If that seems too costly, remember that any space in between people-widths is a waste. Doors and gates can trick you into making paths the same width, whereas a path leading to and from a door can usefully be made either narrower or wider.

A path's sense of progress can be enhanced or diminished by the pattern of its paving. Patterns which use a forward linear arrangement of paving or bricks will exaggerate the length of the path. Transverse patterns will help to strengthen the feeling of width.

With grass paths, it makes sense to relate the width to your mower's width. A 5ft-wide path that could be mown by a 2ft mower in three passes with an adequate overlap would make perfect sense. But, while it would be wrong to design your garden around your present lawn mower, it would be perverse to ignore it.

Single person-width grass paths can produce various problems. They offer only one fixed route with a wheelbarrow, for instance, and if you spend a few days barrowing manure or compost up and down the garden every winter, that will lead to concentrated wear and tear problems. Such compaction and baldness is hard to put right.

A double-path through meadow grass usually means at least 8ft of mowing width, which can be a lot of grass to cut unless you have a ride-on machine. It also starts to look slightly fairway-ish. You may prefer to live with the intimacy of a single-width path, and keep to hard surfaces when it is wet.

Paths wide enough for more than two people start to become open spaces as much as they are paths, especially if they are short. Arrange their dimensions to give you the openness you need, and remember that the longer the path the narrower it will seem, even if it is 8ft-9ft wide.



Proportions change once the plants grow

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EXCLUSIVE OFFER THE TIMES

Save £5 on 32 ground-cover plants

Readers of *The Times* are offered a collection of ground-cover plants to transform a border or nook — and help to combat weeds. They will blossom from summer to autumn, forming a carpet of attractive flowers and foliage.

Packs contain two each of: *Alyssum* (yellow), *Armeria* (pink), *Campanula* (blue), *Dianthus* (red), *Thymus* (white), *Sedum* (yellow-red), *Navifrage* (white), and *Thymus* (purple).

Readers are offered a pack of 16 plants, two of eight different types, all separately packed and labelled for £9.99, including postage. Alternatively, buy a double pack of 32 plants for only £12.98, including postage, and save £5.

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CHANGING TIMES

- Cut back ivy and vigorous creepers, so that winds (or snow) do not pull them down.
- Erect training wires on walls for climbers and fruit trees. Do not set the wires so close to the wall that pushing string behind the wire to tie in plants becomes tricky.
- Pot up or replant *hippeastrums* (amaryllis) in a soil-based compost such as John Innes No. 2, and keep fairly dry until growth starts.
- Bulbs dried off and saved from last year will need fresh soil around the existing root system, whereas new bulbs may have no roots at all. Even though the flower appears first, the flower stem will require watering to develop.



■ Serious watering only starts when leaves develop.

■ Hybrid tea and floribunda roses can have weak or crossing growth removed now, and any long, unbalanced stems likely to cause windrock can be shortened. Leave the final pruning until later, so that young shoots are not encouraged to break until the warmer weather.

■ An early crop of broad beans may be sown now in individual pots in a cold frame or cold greenhouse. No heat is needed, but watch for hungry mice.



The path's width depends on your gardening style

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Prout, Still-life painting. At Missenden Abbey, Great Missenden, Buckinghamshire (01494 890295). Price £150 residential, £69.20 non-residential.

Weekend rambling breaks in North Yorkshire. A choice of guided walks with HF Holidays (0181-905 9556). Prices from £89 for two nights, full board.

microflight flying, helicopter flight. On the Welsh border with Aconm Activities of Hereford (01432 830083). From £140 for drawing to £249 for four-wheel driving.

Get fit for skiing weekends: Improve your stamina, balance and mobility on a cycling break in the Cotswolds, plus exercises from a qualified instructor.

The Amish people, their life and quilts: Intermediate Spanish: Glass engraving. All this weekend at Wansfell College, Theydon Bois, Essex (01992 813027). Price £85.

Weekend rambling breaks in North Yorkshire. A choice of guided walks with HF Holidays (0181-905 9556). Prices from £89 for two nights, full board.

Mysterious places of Wales: Intermediate bridge: Karate: Snow scenes in watercolour. At the Hill Residential Centre, Abergavenny, South Wales (01495 333777). Price £98 per course, inclusive.



Living the Seneca way: learn all about Native American wisdom at Wensum College, from Feb 6-8

weekend at Maryland College, Woburn, Buckinghamshire (01525 292901). £103 residential, £74 non-residential.

water: Lace making. This weekend at the Old Rectory, Fittleworth, West Sussex (01798 865306). Price £114 residential, £90 non-residential.

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ROBIN NEILLANDS

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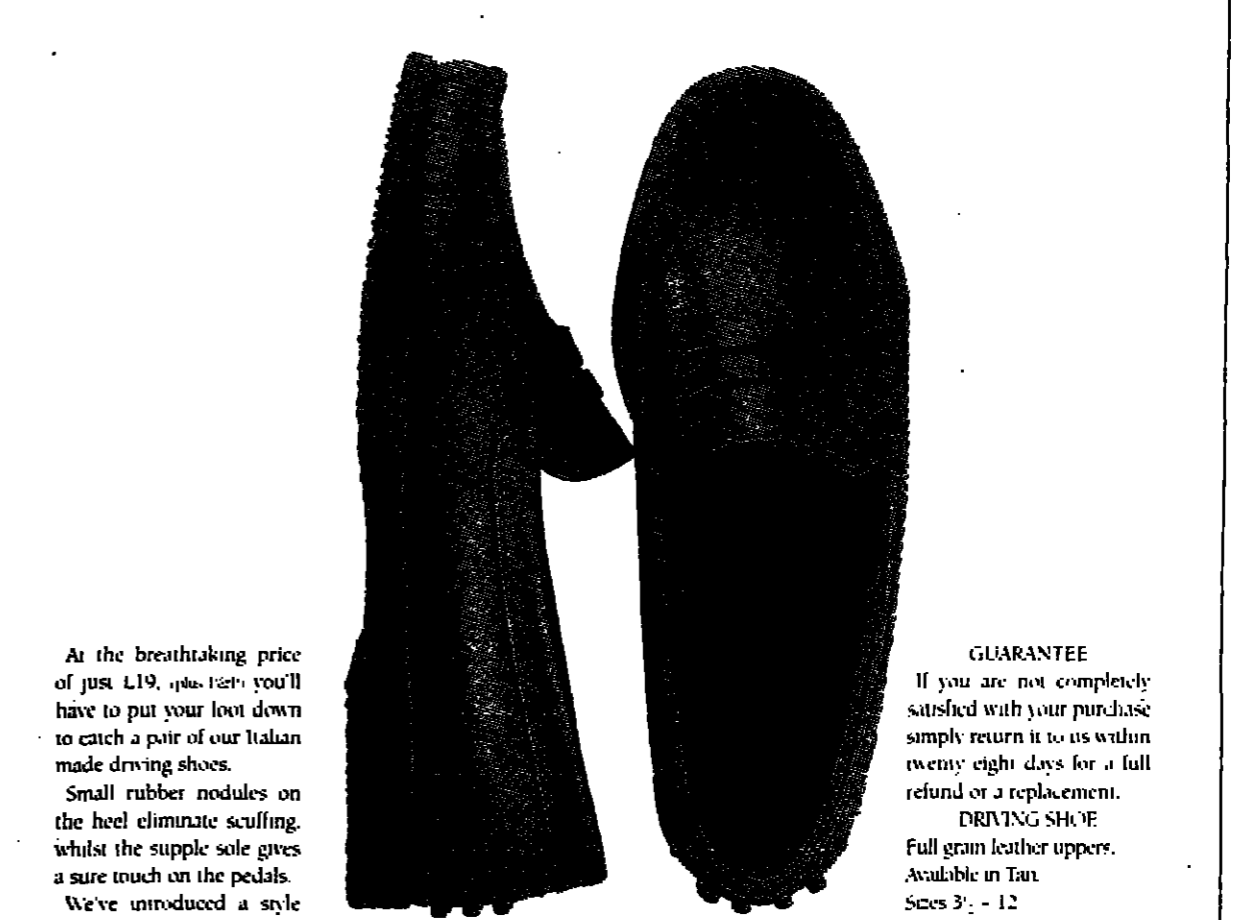
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22 · faith

Martin Fletcher hears former President Jimmy Carter talk at a Baptist church in Plains, Georgia

From President to preacher

Driving westwards, I meandered for about 200 miles through the heart of rural Georgia along country roads that were so straight and flat and empty that I could balance my coffee cup on the dashboard without fear of spillage.

The further I went the more agricultural the land became. At about 3.30pm I finally arrived in Plains, home of Jimmy Carter, the former President. Back in 1977, during Mr Carter's first year in the White House...

was raised in his legendary log cabin. What made Mr Carter exceptional among other presidents was that he returned to his small town after his political career was over.

Carter's discourse is perfectly pitched for the irreligious

other visitors like myself. Someone asks what it is like to be pastor of a President's church. A great opportunity, Mr Ariail replies cheerily, and adds that every Sunday, after Mr Carter has done his bit, he himself gets to preach to dozens of people who would not normally go near a church.

72 and silver-haired but tall, unbowed and obviously fit. "Are there any visitors here today?" he asks disingenuously. A few dozen hands shoot up.

Once the long preamble is over, Mr Carter switches on a video of Jay Leno, a late-night television comic, interviewing people on the streets of New York about the Bible. "How many animals in Noah's Ark?" Leno asks one woman.

John, Paul, George and Ringo," the woman replies. Leno challenges a man to cite one of the Ten Commandments.

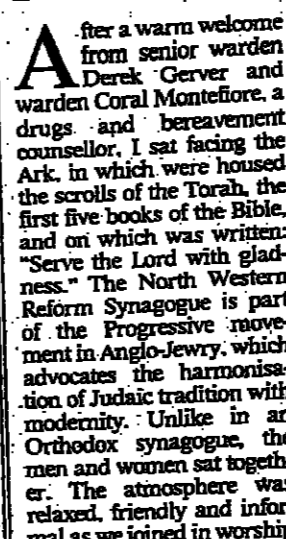


Time for a sermon: Jimmy Carter, left, with his wife, Rosalynn, and Martin Fletcher

about much more than becoming rich or important. We should strive to "stretch our hearts". We should aim for "transcendence". By reading the Bible we could learn how to follow the examples of Jesus, particularly his love for his enemies.

A welcome to the Sabbath

Ruth Gledhill joins the congregation of a Reform synagogue



After a warm welcome from senior warden Derek Gerver and warden Coral Montefiore, a drug and bereavement counsellor, I sat facing the Ark in which were housed the scrolls of the Torah, the first five books of the Bible, and on which was written: "Serve the Lord with gladness." The North Western Reform Synagogue is part of the Progressive movement in Anglo-Jewry, which advocates the harmonisation of Judaic tradition with modernity.

- AT YOUR SERVICE
★ A five-star guide ★
RABBI: Charles Emanuel
ARCHITECTURE: Foundation stone laid January 1936; impressive art work ★★ ★
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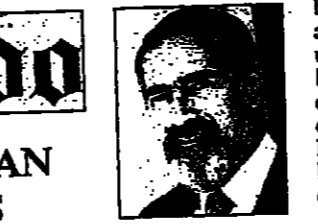
religious observance as the horrors of Nazism became apparent and a stream of refugees escaped to Britain. The synagogue is famed for its art. Its foundation stone was carved by the late Benno Elkann, the sculptor who fled Frankfurt in 1933 and whose masterpiece, the Menorah, stands outside the Israeli Knesset.

Rabbi Charles Emanuel and Associate Rabbi Lee Wax



Tampering with destiny is a dangerous path to tread

In 1978, the American science writer David Revkin published a book entitled In His Image. It told the story of an American millionaire who wished to have a child exactly like himself, and to do so he was willing to finance a laboratory to apply cloning techniques to human reproduction.



JONATHAN SACKS

because we are like one another but because we are unlike one another. God is to be found not in identity, but in diversity. It is the fact that each of us is unique, and hence irreplaceable, that leads to the conclusion, drawn in the same Mishnah teaching, that "whoever saves a single life is as if he had saved an entire world, and whoever destroys a single life is as if he had destroyed an entire world."

risks of abortions, abnormalities and infant deaths. But there is a deeper issue at stake. Dr Seed raised it himself by claiming to find a biblical mandate for his proposal to the idea that humanity was created in the image of God. "God intended," he is reported as saying, "for man to become one with God. We are going to have almost as much knowledge and power as God."

Church services for tomorrow

- ST EDMUNDSBURGH CATHEDRAL: 8 HC; 10 S Euch; Caldara in G (How); 11.30 Ch C; 3.30 Ch E; Murrill in E. 12.15 MS; 1.30 MS; 2.30 MS.
ST GEORGE'S CATHEDRAL, Cork: 8 Euch; 11.15 Ch Euch; Sunston in F; Rev M. Graham; 7 Sung Compline.
ST GEORGE'S CATHEDRAL, Southwick: 8, 10 LM; 11.30 Sol Mass, Mass for Four Voices (Byrd); 6 LM.
ST GILES' CATHEDRAL, Edinburgh: 8 HC; 10.30 S Euch; Mozart in E. 11.30; 1.30; 3.30.
ST PETER'S CATHEDRAL, Old Aberdeen: 11 MS, Rev R. Frazer; 6 ES.
ST MARY'S CATHEDRAL, Edinburgh: 8 HC; 10.30 S Euch; Rev J Conway; 3.30 Ch E; Collegium Regale (trionelli).
ST PATRICK'S CATHEDRAL, Dublin: 8.30 Euch; 11.15 M; 3.15 Ch E in Thanksgiving for the life of Daphne Griffin.
ST PAUL'S CATHEDRAL: 8 HC; 8.45 M; 11 S Euch; Missa Sancti Pauli (Carter); 3.15 E; St Paul's Service (Howells).

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Form for booking 'The Times Monet's Gardens' holiday, including fields for name, address, and phone number, and a coupon to request further details.



Protection for returning tourists

Egypt - 25

THE TIMES TRAVEL

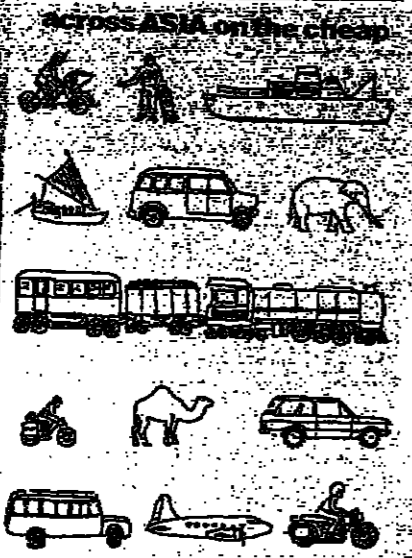
Don't let this woman fly your plane

Flight simulator - 28



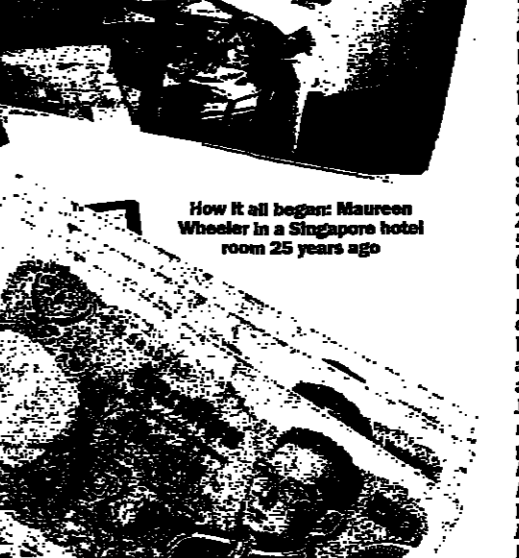
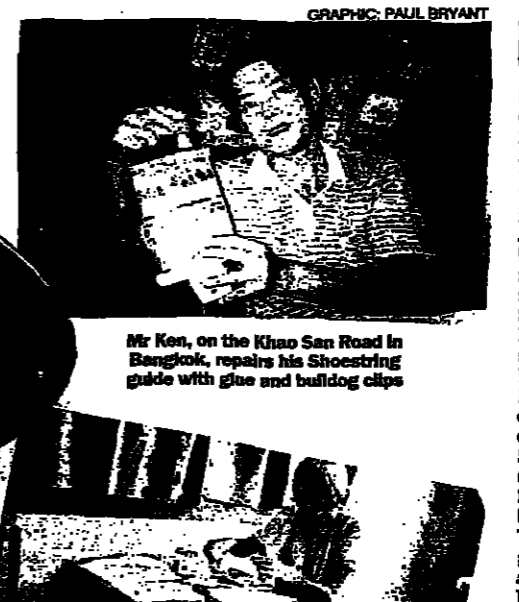
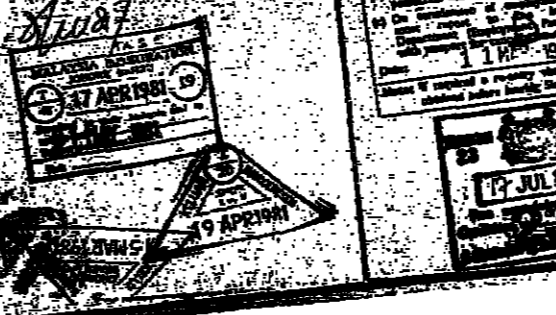
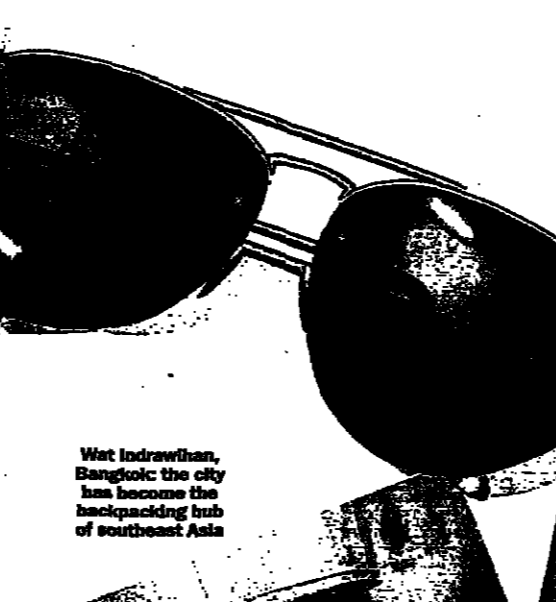
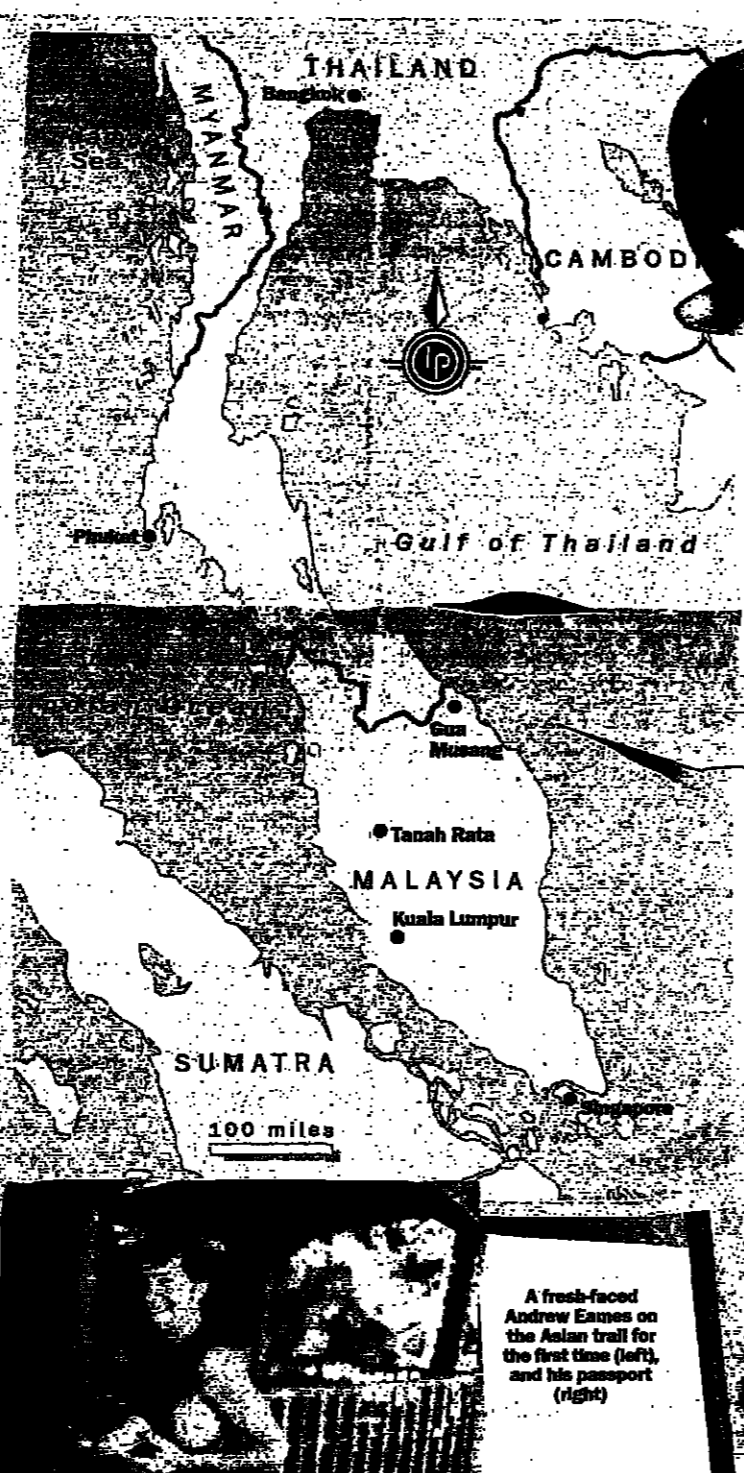
But now it is hip to be square

South-East Asia on a shoestring
Totally revised new edition



A complete guide to making the most of your tony wheeler \$1.80

The current guide (top) might have 1,000 pages but it has lost the naive charm of the original (above)



FACT FILE

- Getting there: Trailfinders (0171-937 5400) is offering return flights from Heathrow to Singapore from £379, to Bangkok from £405 and to Kuala Lumpur from £379. All fares include tax and are valid until June 15 1998.
- Red Tape: All passports must be valid for at least six months from date of entry. Singapore: no visa is needed for British passport holders staying up to 30 days. Singapore High Commission: 0171-201 1804. For stays of longer than 30 days, contact the immigration office at 10 Kallang Road, Singapore 208718 (00 65 391 6100).
- Malaysia: no visa needed by British passport holders. Those arriving by air are generally allowed a 60-day stay, and a further 30-day stay can be arranged when you are there. Malaysian High Commission: 0171-235 8033.
- Thailand: no visa requirements for British passport holders if you have a confirmed ticket for onward travel and will leave within 30 days. To obtain a visa for a longer stay, send an SAE to The Consular, Royal Thai Embassy, 29 Queensgate, London SW7 5JF. Visa information: 0891 600150 (premium rates).
- Health - consider protection against polio, tetanus, diphtheria, typhoid, malaria. For an extended stay in rural areas, consider hepatitis A and B, rabies, tuberculosis, Japanese B Encephalitis, and meningococcal meningitis. Useful guides include *Staying Healthy in Asia, Africa and Latin America* (Moon Publications, £7.95); *Travellers' Health* by Dr Richard Dawood (Oxford University Press, £8.99); *The Travellers' Healthbook* (Wiley, £9.99). For specific advice contact your GP.
- Guidebook choice: *South-East Asia on a Shoestring* (Lonely Planet, £13.99). The Lonely Planet website is <http://www.lonelyplanet.com>.
- Tony Wheeler, who founded Lonely Planet, will be speaking about Antarctica at Ottakar's Bookshop, Bromley (0181-460 6037) on Thursday, January 29, at 7pm.

Many moons ago, a fresh-faced 21-year-old bearing my name set off to travel the exotic East equipped with a loo roll and a new guidebook nicknamed the *Yellow Bible* by someone called Tony Wheeler. The *Yellow Bible* was the first edition of *South-East Asia on a Shoestring* in 1973. With its publisher, Lonely Planet, turning a mature 25 this year, it seemed an appropriate moment to retrace some of those first faltering steps on the hippy trail, to catch up with the who, what and where of hanging out in the Orient.

Singapore: Wheeler records that the *Yellow Bible* was entirely put together "in room two of the Palace Hotel in Singapore. Any mistakes I blame on the noise from the motorcycle repair shop downstairs". A seminal place, obviously. Yet travellers have never liked Singapore: too modern, too western.

In those days, besides cheap typesetting, it was good for Teaching English as a Foreign Language, which is what interrupted my travels. I shared the floor of a furniture-less flat above a travel agency with four other travellers: the two blokes were working intermittently offshore, and the women were "hostessing", accompanying visiting businessmen out to dinner ... and, well, hopefully their mothers never found out.

Back then, those suspected of seditions hippy tendencies had to have a haircut before they were allowed to cross the causeway from Malaysia, and it used to be a great achievement to get that "Suspected Hippy in Transit" (SHIT) stamp in your passport.

The budget accommodation is still where it ever was on the upper floors of 46-52 Bencool Street. The notices are yellowed with age and the proprietors remain distinctly underwhelmed by the arrival of new customers. In the Botanic Gardens I meet a shaven-headed woman from Frankfurt with her possessions in a polythene bag. Singapore is so expensive, she explains, that she has been sleeping in parks for two weeks.

On Wheeler's original list of attractions is Bugis Street, where "Singapore's amazing transvestites frolic nightly". Bugis Street has long since been bulldozed away, but I spend the evening in the Boom Boom Room - a transvestite cabaret - and conclude that risqué jokes about toothpicks

Andrew Eames retraces the hippy trail in southeast Asia with the original *Lonely Planet* guidebook

and anacondas are, along with Europeans sleeping rough, a sign that Singapore is maturing rapidly.

Kuala Lumpur: the announcement over the airline PA runs "Welcome to Malaysia ... drug dealers will be put to death." Hippies beware.

I get my bearings over a breakfast of scrambled eggs on toast in the dog-eared Coliseum Hotel. Languid ceiling fans and languid Indian waiters in stained white tunics. The Coliseum is one of those rare venues that earns a mention in both the first and 25 years on, the latest (ninth) edition of the *Shoestring*. Next door, the Rex and the Tivoli have also rumbled along unchanged from the first to the ninth: up seedy, sooty flights of stairs, bowed old Chinese gents are slopping out the lavatories.

Most of today's fresh-faced travellers are hanging out in new places in Chinatown. The chatty young proprietor of the Backpackers Travellers Lodge ("tonight's *Terminator Two*") appreciates the need for good marketing. His Lonely Planet recommendation is very important, he says.

On the wall are postcards that typically begin "Hi everyone, I made it back to LA" and "How are you. Istanbul is very cold." I meet a disillusioned Austrian called Arya. She did not think much of south Thailand, she says, when I tell her where I am heading. "It's a bit like going to Spain."

It turns out she has been in KL for 20 whole days. Forty-eight hours in this sauna-with-traffic is more than enough for me. The bedroom walls are thin plywood and in the room next door two Polish women talk deep into the night.

Cameron Highlands: like an excited Egyptologist, I have stumbled on a couple of immortal sentences from the first edition still nestled among the copious text of the new book. I quote: "The only wildlife you are likely to see is the fantastic variety of butterflies. It was here that the American Thai silk entrepreneur, Jim Thomp-

son, mysteriously disappeared in 1967 - he was never found." Masterful stuff.

The Twin Pines Chalet in Tanah Rata comes highly recommended in the new guide. Anitha, articulate daughter of the owners, estimates that half their business is due to Lonely Planet, which is quoted extensively on the back of their leaflet.

The travellers' grapevine here comes in notebooks filled with comments. I learn where to get the best banana pancakes in Lake Toba, and come across an example of introspection on the trail: above a long ramble about "How I find it is always best to go local", someone else has written: "Stop being an annoying stereotypical traveller."

Australian Zoe has also just arrived from KL, where she had been in a room next to some Malaysian men. "I heard every noise they made, and it wasn't very nice."

The Malaysian/Thai border: my route here has been via an obscure town in the middle of the peninsula, not mentioned in the book. As a result there were no other foreigners. The vastly later *Shoestring* - 1,000 pages instead of the original 150 - may have diluted the traveller's trail but Gua Musang is obviously a step too far.

Now I am back on the rails, at least as far as the book is concerned. As if to confirm it, I walk across the border with an English woman who is making her way home overland after working in Australia. In the railway station on the Thai side, she meets someone from a previous guest house and leaves me to compare and contrast my editions.

Hat Yai: Thailand is refreshingly, pleasantly exotic after Singapore and Malaysia. My co-travellers, too, have degenerated interestingly. Twenty years ago I met a Vietnam veteran living in a beach hut in Phuket (which earned a mere 70-word mention in the *Yellow Bible*, compared with five pages in the new edition), servicing his

bodily needs with girls and fruit. Today the euphemistic rest and recreation of Hat Yai is being enjoyed to the full, but not by the travellers. A Thai "wife" said Lingam - a Malaysian Indian - cost him £20 for a day. But was he not already married? He shrugged. "Fish alone is not enough. You need meat and vegetables too," he said.

The manager of the Cathay Guest House, the *Shoestring*'s top spot in Hat Yai, is incensed because two Frenchmen have made off with their sheets and blankets. In this heat, it seems hard to believe.

In the airless coffee shop I fall into conversation with Richard from Coventry, who seems rather shocked by the hedonism of life on the road. In Chiang Mai he encountered a Swiss woman with a Thai motorcycle taxi driver in tow; she was looking for an interpreter to explain that she wanted to take him home to Switzerland and marry him.

She was breaking a cardinal rule of the open road: this sort of travel is all about dabbling in sex, drugs and exotic shopping - but the shopping is the only thing you take home.

The Cathay's noticeboard carries travellers' tips, including one that begins, "If you want to get away from everyone ..." Does anyone here really want to do that?

Bangkok: the *Yellow Bible* carried a paean of praise for the Malaysia Hotel, three times as long as the words it devoted to the whole of Phuket. In those days, the Malaysia looked a typical mid-range hotel, but the fittings were falling off the walls and there were cigarette burns on the sheets. So it was dead cheap and buzzing with odd-looking people. Rumours circulated about the latest raids, the lobby was plastered with handwritten notes, and you could buy any high you wanted in the car park.

A taxi driver drops me by the hotel. In silhouette it looks the same, but outside the entrance is a new mock-Greek portico with a waterfall and goldfish, all illuminated. I find a place to stay on Khao San Road, which has become the ultimate Lonely Planet community in southeast Asia, although I do not know whether the company would claim to have helped create it.

The series has a virtual monopoly in the many second-hand bookshops. Outside one.

Continued on page 24

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THE HIPPY TRAIL

From page 23
Mr Ken is carefully restoring the eighth edition with glue and bulldog clips. "Too big," he says, shaking his head.
Travelers, too, come here in all states of repair...

Sue Fox resisted all efforts to teach her to ski; Caroline Buchanan, right, fared a little better, with the help of her 10-year-old daughter



Never say never: but after three days in Colorado, Sue Fox decided she wasn't a skier

As a writer who spends much of her life interviewing musicians, I have come to love the Aspen Summer Music Festival in Colorado. Aspen in July is beautiful, but I had never been there in winter. Dianne Milton from the Aspen Skiing Company had an idea...

As soon as we arrived, we called Lorenzo Semple, who runs Suit Yourself, a ski clothes outfitting company, from the back of his van. He has an excellent selection of ski-gear, and hires out by the day or week.

We were booked into Buttermilk Mountain Ski School, one of the two mountains used for beginners. Our three-day course was for first-timers, the Never Evers, and the instructors could not have been more patient.

"If you can learn to walk, you can learn to ski," promised George and Julia, our instructors. We were shown how to put on skis and how to walk in them. I couldn't even manage that.

Lesson one is learn to walk

Obviously, learning to ski wasn't something I wanted badly enough. A group of blind skiers and their guides, all wearing fluorescent signs saying Bold Skier and Bold Guide, whooshed past me as I hung up my skis.

Fortunately, nothing was broken, but his leg hurt. We called Lisa Kane, who specialises in sports injury massage. Lisa's pummeling was so wonderful, my husband insisted on buying me a massage too.

Lisa asked about my fear of falling and lack of balance, suggesting I walk across the room. "Did you know your spine, your hips and your feet are completely out of kilter? Has no one ever suggested you learn how to walk properly? You need help."

Intense experience, but success at last

My ten-year-old daughter, Francesca, was insistent. "Mum, you've got to learn to ski before it's too late. It's now-or-never time." As an old hand herself, having done just one week's skiing the previous year, she was willing to try insult, flattery, anything to get up into the mountains again.

How could I resist? A fortnight later, we were installed in the chalet La Christina in the jolly French resort of La Plagne, having signed up for Mark Warner's 'Learn to Ski' week. Six days of intensive classes, with the promise of leisurely lunches in between.

Having begged and borrowed all the gear to keep things reasonably cheap, we set off for our first lesson. The only thing I had to buy was a jacket that would hide a multitude of sins. Sidewear is far from flattering unless you are a Kate Moss size six.

Mark Warner's head nanny, Mick, took the children off to their classes and I joined my group at the Oxygene ski school, just yards from the hotel. True to form, our instructor, Olivier, was devastatingly attractive, and the six women that made up our group were eager to please.



Tackling the slippery slope

literally had to peel my white-knuckled fingers off the rail. Shattered at the end of the day, I looked forward to a steamy bath and a hot meal. And then I spotted Francesca, skiing down the piste that leads directly to the doorstep of the hotel. With effortless grace, she finally came to a standstill, glowing with pleasure.

"That girl is a natural," said an instructor. "I think she has Olympic potential. You'd better start saving some money!" The following day, Olivier

suggested that we slip together. I know these chaps have their reputations to keep up, but I was relieved to find he was referring to learning how to slide down a slope sideways.

The week progressed well, and while I became confident on the nursery slopes, I still fell apart when I got up high. But towards the end of the holiday, I surprised myself by managing to complete a couple of blue runs, keeping my eyes off the mountain edges and on Olivier's bottom as instructed.

La Plagne is definitely not a resort for non-skiers, and isn't particularly hot for apres-ski, but nonetheless there are still plenty of options for the evenings. The 1992 Winter Olympics bobsleigh run is worth a go, and then there's a joy-rink, swimming pool, snowboarding lessons and the chance of a Ski-doo ride.

Francesca and I preferred, like most in the group, to spend our evenings delighting in the entertainment around the hotel bar. After a fabulous dinner, we would all get revved up by the Warner staff and laugh our socks off.

Caroline Buchanan travelled with Ski Mark Warner (0171-393 3168). Among holidays available this season, seven nights at the chalet La Christina in La Plagne, departing Gatwick on March 15, cost £595 for an adult and £550 for a child aged five to ten, when they share a room. Price includes flights, transfers, bed and breakfast, afternoon tea and dinner. Manchester departures available for a supplement of £35 per person.

For beginners, hire of skis and boots costs £57 per adult for the week and £38 per child. Lift pass is £106 per adult and £50 per child per week. Beginners can also book a Learn to Ski Pack. Adults pay £50 for six days tuition, lift pass, ski and boot hire. Children pay £100 for tuition, but equipment hire and lift pass is not included.

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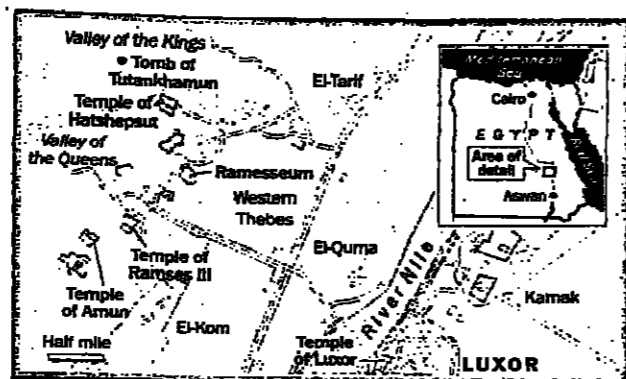
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A tentative dip in the Nile

A trickle of tourists is slowly returning to Egypt after the Luxor massacre. Trevor Fishlock met some of them last week



HOW TO VISIT EGYPT

Irene Bennett didn't hesitate for a moment. Among the lion-coloured hills of the west bank of the Nile she stood before one of the most beautiful of the pharaonic tombs of Egypt. Because its wall paintings are as delicate as they are vivid, the entrance fee is almost £20, a price set deliberately high to limit the number of visitors.

Mrs Bennett was not deterred. This was the holiday she had dreamt of for years. She paid up and treated herself to 15 minutes of pure enchantment in the tomb of Queen Nefertari. She had it to herself and emerged into the sunshine with a radiant smile. "Worth every penny," she said. "The high point of my trip, and I have to say a high point among many."

Egypt, she explained, had been her passion since her schooldays. "I'm besotted. There is so much Egypt in my home — the ornaments and furnishings and my clothes with Egyptian designs — that my husband pulls my leg and says he feels he's living in a pharaoh's tomb."

"So I've always longed to visit Egypt and to cruise the Nile. But until now, I could never afford to come. Then I cashed in my Halifax shares and booked a trip with my sister Mavis. I can't tell you how excited I was."

The massacre of 58 tourists, including six Britons, by Islamic terrorists at Luxor last November led thousands of people to cancel their Nile journeys. Mrs Bennett thought hard. "My husband was worried. The official advice was to take care. I believed that the Egyptian authorities would improve the security and I reckoned, too, that we all face risks in everyday life."

"You can be blown up by terrorists in Britain. In the end, I thought the risk was acceptable, and I never seriously considered cancelling."

Mrs Bennett, who lives in Gillingham, Kent, was one of a group of eight people enjoying a Nile cruise organised by Bales Tours. Normally, in this high season time, Bales's group alone would have been 30 strong. But when I joined them aboard the steamer Nile Romance at Luxor, there were

just 28 tourists, including the Bales group, on a ship with room for more than 100.

Three Welsh lawyers travelling with Bales had booked their cruise last July. They formed a lifelong friendship while at the University of Wales college in Aberystwyth in the early 1960s, and chose Egypt for a reunion jaunt.

"We felt we needed a respite from lawyer jokes," smiled Eilgan Edwards, who has a practice in Chester.

Added David Davies, from Bromley: "After the shootings in Luxor, Bales offered us another tour in another country. We telephoned each other but there was never any doubt that we wanted to go to Egypt. We had never been before."

"We took our cue from Bales," said How James, from Cardiff. "If they were confident then we were confident."

"We were sure the Government would beef up security," Edwards said, "and we've seen a strong police presence everywhere. We started in Cairo and one of the first things we saw was a sign in English in a shop window. It said: 'We Are Sorry About What Happened in Luxor...'"

Luxor was undeniably forlorn. The massacre at the Temple of Queen Hatshepsut on the west bank has devastated the economy. Almost every family here has someone in the tourist business. Dozens of



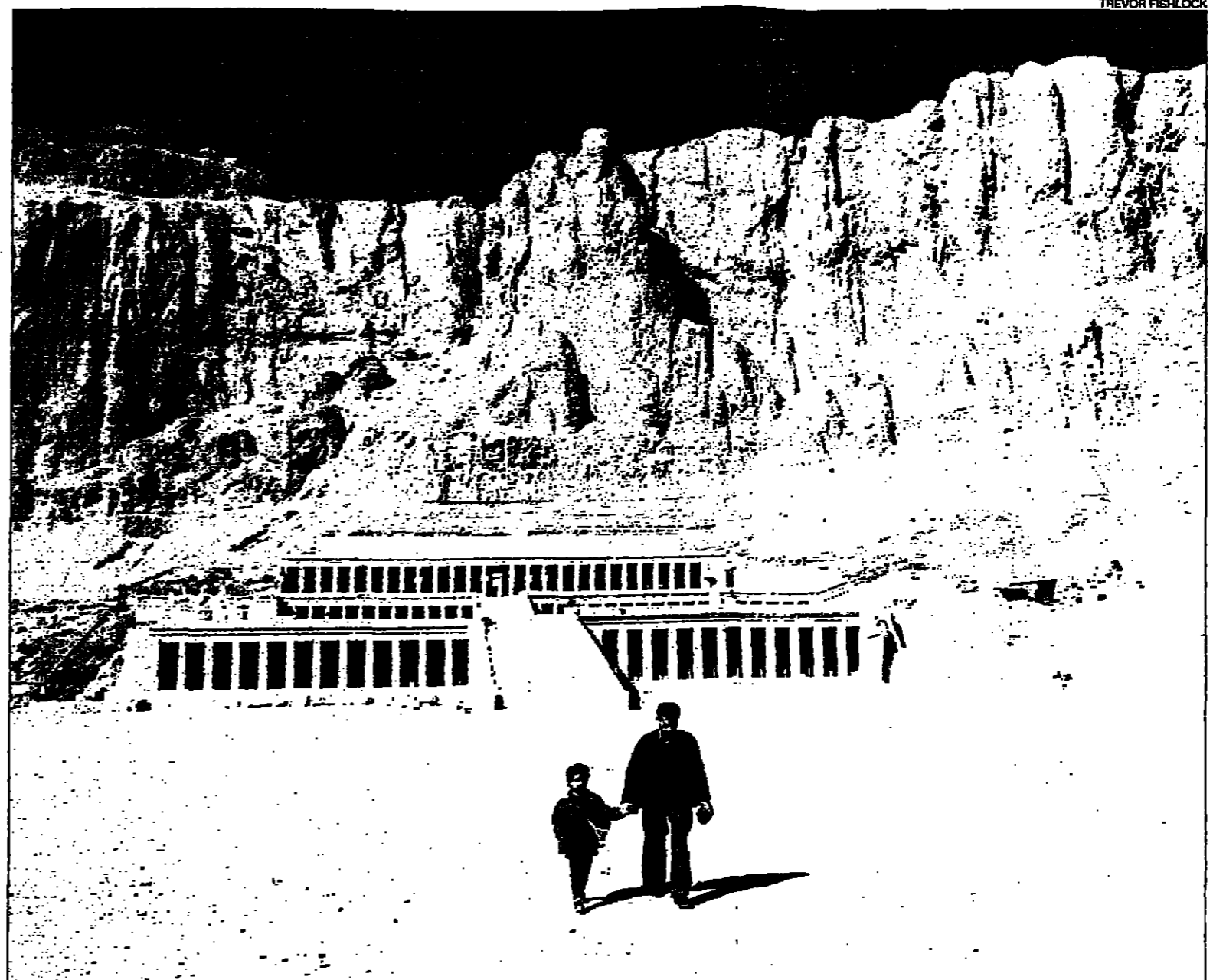
Excited: Irene Bennett

empty river steamers were berthed alongside the Nile banks, their crews and skipper laid off.

Floillas of fetuccas had not unfurled their sails for weeks. Drivers of taxis and horse-drawn caeches called out, but "hell, only for form's sake. Many shops were shuttered and the hours hung heavy for staff in idle cafes."

In the deserted lobby of the Luxor Hilton, the piano, connected to an electronic pianola, played its romantic tunes, the keys and pedals moving as if played by a ghost: no one playing, no one listening.

By the time I met them, the British tourists aboard the Nile Romance had cruised downriver from Aswan to Luxor. On their excursions ashore they had been impressed and comforted by the presence of armed police. In



Once a busy tourist attraction, the Temple of Queen Hatshepsut at Luxor, scene of the attack by Islamic terrorists, is today almost deserted

Luxor, police with automatic rifles, some wearing armour over their dark blue uniforms, were posted at the airport, at hotel entrances, along the Nile corniche and at the gates of temples and museums.

We drove over the Nile bridge from Luxor to the west bank early one morning to see some of the hundreds of tombs in the great necropolis of ancient Thebes.

A sign in the Valley of the Kings invited us to "Look at the glory of the ancient"; and so we did, for here in the sand and rock lies the marvellous record of more than 3,500 years of history.

Visitors were few, and we had the luxury of unhurried tours of burial chambers set deep in the rugged hillsides, and could hear the explanation of the guide without a competing and distracting commentary. Guides are not permitted in the small tomb of Tutankhamun and we therefore had the pleasure of silence.

Hatshepsut's magnificent temple, one of the world's great and dramatic buildings, was well guarded, the high ridges above patrolled by police.

We ended the morning with a visit to a tomb in the Valley of the Queens, and couldn't help feeling sorry for the flocks

of hawks for whom pickings are so desperately thin.

Sabri Sameda, the group's tour guide, said that for Egyptians, the Luxor massacre was a matter of national shame. "People simply can't put themselves in the minds of the assassins, can't understand it. We are proud of our country and like to show it off to visitors, to be hospitable, and we all hope things will gradually improve."

Visits to the awesome temples of Luxor and Karnak completed our feast of marvels. We rode in caeches along the corniche for evening drinks at the splendid Winter Palace hotel, built in 1886, and extended our experience of its gracious style by having lunch next day on the sunny terrace. Some locals had hung a banner on the corniche with the message that Egypt is the land of security, tourism and peace. I was glad I had time to visit Luxor's elegant museum and its new gallery exhibiting the cache of statues unearthed nearby nine years ago.

The last figures I saw were those of a king and queen, sitting side by side, her left hand resting on his back, a poignant gesture of affection which dissolved the centuries.

"The trip has been everything I hoped and more," Mrs Bennett said as we left Luxor. "Now I'm going to start saving. I can't wait to come back."

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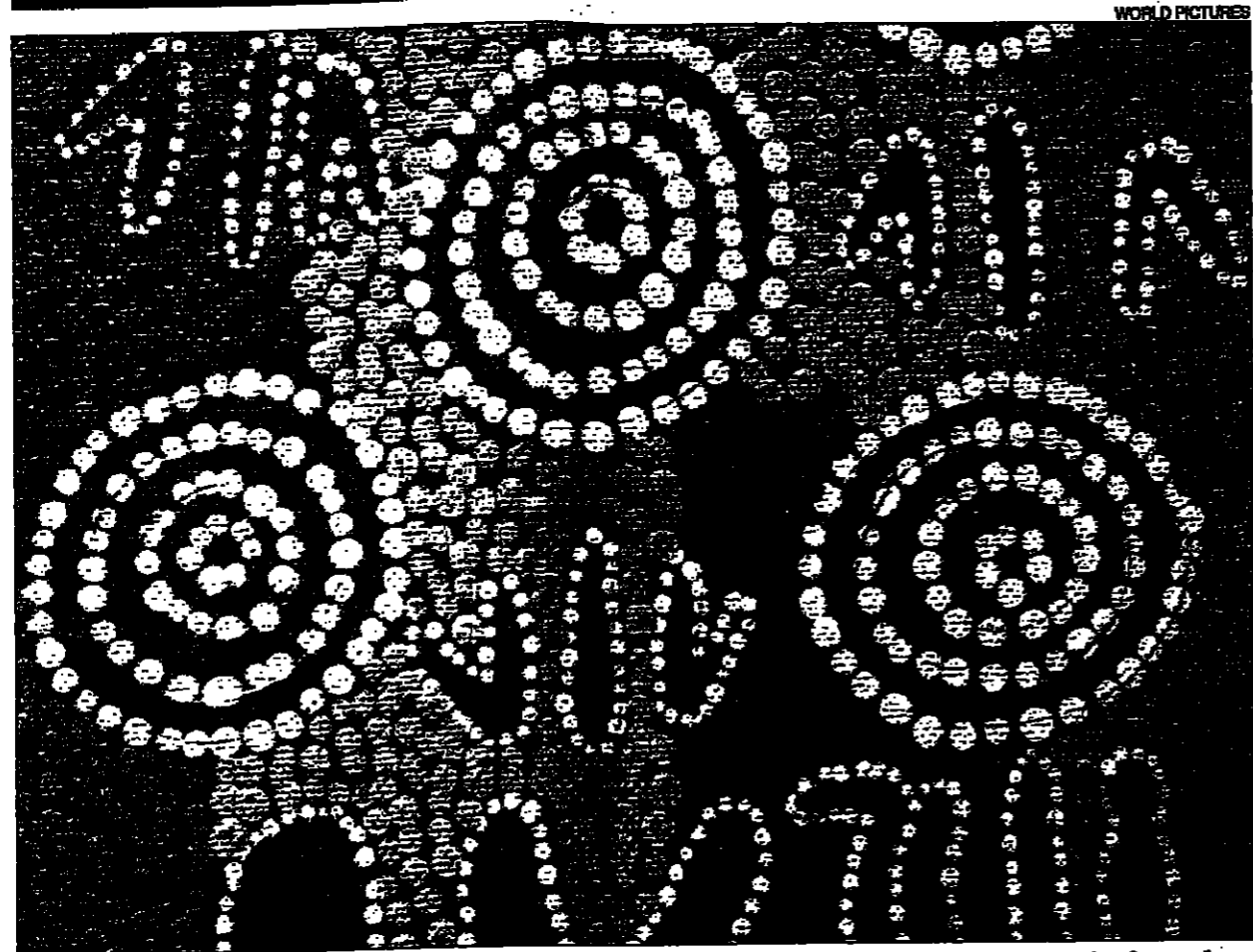
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AUSTRALIA: THE OUTBACK

Art from the heart

Simon Grosset discovers the creativity that thrives in the Outback



Examples of Aboriginal art can be found in Australia's major galleries, and can sell for thousands of pounds

It is not often that you find the words "culture" and "Australian Outback" sitting comfortably in the same sentence. But when, last September, Dame Kiri te Kanawa sang to a crowd of 3,500 in South Australia's Yalkartna Gorge, it seemed that the urban idea of culture had finally come to the Outback.

But it was not just the culture that had travelled — most of the audience had come from cities across Australia to hear the diva, and for many it was their first experience of the Outback. Even the "neighbours" came from Adelaide, 300 miles to the south.

Since this was Australia, few people bothered to dress for the occasion, and the priority was to stay warm in the outdoor auditorium. As much beer was drunk as wine and champagne.

The real locals, the families who live in this sparsely populated northern corner of South Australia, didn't bother with Dame Kiri. About 1,000 of them were gathered at a pub in Parachilna, ten miles away,

looking like an 'extra from *Crocodile Dundee*, explained that for him, "culture is all about people's relationship with the land. Country music is all about life out here." And James Blundell, with his songs of long-distance love and the vagaries of the land and climate, was singing the stories of his audience.

Culture in the Outback has always been like that. Ancient Aboriginal culture was based around the land, whether in the form of the rock and bark paintings that are still being found, or the songs and stories of the dreamtime.

Then came the early explorers and settlers, and late 19th-century poets such as Henry Lawson and Banjo Paterson. Their poems often took the form of bush ballads, the best known being the country's unofficial national anthem, *Waltzing Matilda*, which tells the story of a poor, lonely, itinerant worker, reduced to dancing with his bed-roll and stealing a sheep. Its popularity when it was written in 1895 suggests it struck a chord with the Outback's then inhabitants.

At the turn of the century came painters like Sir Hans Heyson, who travelled through the Flinders Ranges of South Australia producing works of art that now adorn major galleries around the world. He popularised the beauty of the vast and often desolate bush.

There is plenty of culture in the Outback, but since it is such a vast and sparsely populated place it is often as hard to find as the proverbial needle in a haystack. In their modest way, rural Australians don't seem to think that anybody but their neighbours will be interested in what they are organising.

The exception is Aboriginal art, which can be seen both *in situ* and in galleries in every major Australian city. While the rock art on display in places like Kakadu National Park in the Northern Territories is hundreds of years old, galleries like Gallerie Australis in Adelaide have a selection of modern art works for sale.

South Australian Aboriginal artist Ian Abdulla paints like a child, but his paintings have such charm that they change hands for thousands of pounds. *The Rodeo at Berri Football Oval at Night* is a 3ft-square canvas dominated by a yellow globe of light and little yellow stars of the night sky. Painted from memories of his childhood, the figures are primitive, but the composition mature.

In contrast, most modern European-style painting in the

Outback is dominated by the style of Sir Hans Heyson. At Hawker, in the shade of his beloved Flinders Ranges, they hold an annual art exhibition. "It's open to anyone," Joy Boettger of the exhibition committee explained. "We have 735 professional, amateur and first-time exhibits here, with the most expensive painting selling for £1,400."

The exhibition, held every September, was a homage to Heyson. Almost all the subject matter was the landscape of the Flinders, with its gum trees and red soil, its decaying woodsheds and battered hats. More than anything else, it showed the popularity of the week-long painting holidays that are a mainstay of the local tourist economy.

Back at the Prairie Hotel in Parachilna, a local amateur band had taken to the stage and the audience was bopping to classic hits belted out at high volume. In the bar, the beer was flowing, people jabbering, hats somehow still on heads. The real culture of the outback was alive and well, if a little inebriated.

CULTURE FILE



An artist at work on a woven basket

■ Simon Grosset travelled to Australia with Air New Zealand (0181-741 2259). Flights to Adelaide (via Sydney) in February cost £1,334 (including taxes) from the Airline Network (01772 727272). In June, prices fall to £1,069.

■ Where to go: The Hawker Art Exhibition is held in the third week of September in the Hawker Institute, 200 miles north of Adelaide. The Thorn Park Country House (tel and fax 00 618 8243 4289) is halfway between Adelaide and Hawker.

■ Gallerie Australis (00 618 8231 4111, fax 00 618 8231 6616) is at the Hyatt Regency Hotel, North Terrace, Adelaide.

■ When to go: Prices are higher from December to February. However, it is also very hot. June, July and August are cooler.

■ Further information: see the fact file on page 27.

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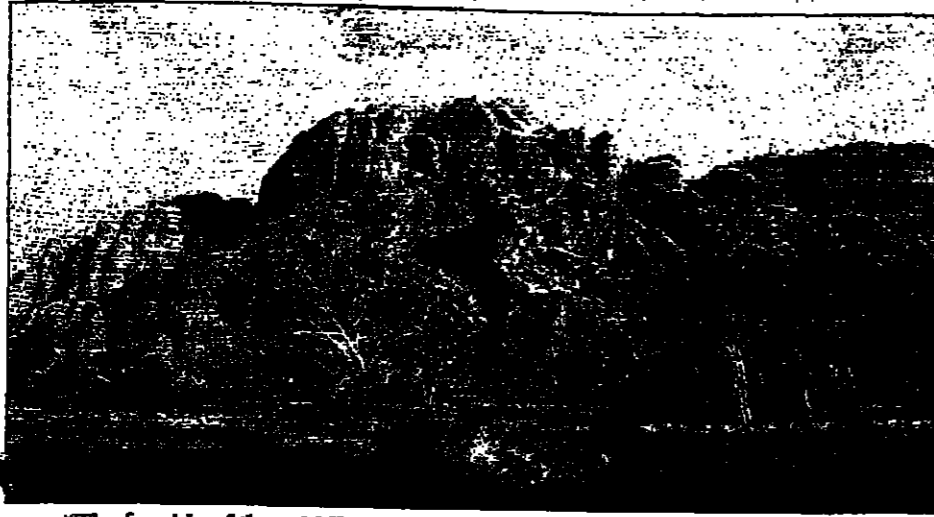
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Time to celebrate week

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AUSTRALIA: THE OUTBACK



"The far side of the middle of nowhere": the Bungle Bungle National Park

At the edge of civilisation

Deep in the Outback of beyond, a battered bus screeches to a halt and a voice snarls out of the dust: "You bastards goin' on the tour?"

Stephen McClarence follows the swagman's trail on an odyssey across the vast wilds of the Outback

The dust clears to reveal a man as battered as the bus. Peter Ross, cattle rancher and undertaker, early seventies, no teeth, stubble, belly flapping over his shorts, waddling in flip-flops, hat like a dead wallaby. He could be W.C. Fields's Outback brother.



According to Aboriginal legend, Geikie Gorge is a place where rocks turn into people, people into crocodiles, and crocodiles into red parrots

skeletal trees, spindly bushes, everything pared back and bare in a landscape unimaginably vast and empty. Hot sun and red dust.

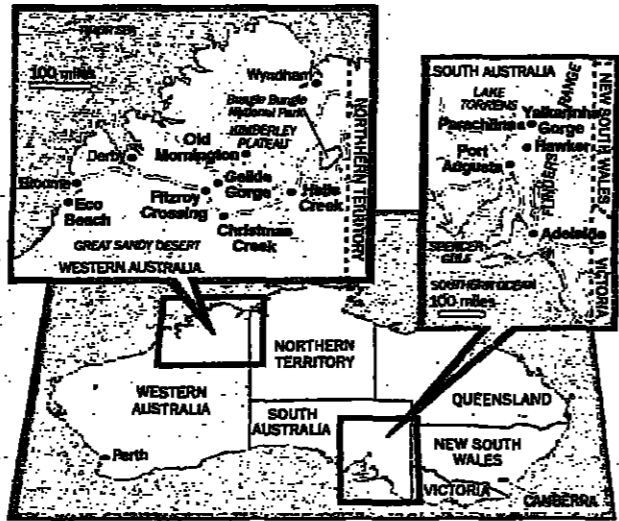
From here, we fly 1,000 miles north, over a scorched landscape snaking with dried-up riverbeds, to Broome, the small town that produced 80 per cent of the world's mother-of-pearl until plastic buttons all but killed the industry.

almost a southeast Asian town. All races went to the pictures — and were segregated on arrival. Whites sat in the centre, Japanese and Chinese behind, Malays, Filipinos and Aborigines down the side.

We fly on to the Bungle Bungle National Park, a great fortress of red rock with 5,000-year-old stencilled handprints in its gorges. Termites' nests dot the landscape.

DOWN UNDER: THE DETAILS

Stephen McClarence travelled to Western Australia with Qantas, the Australian Tourist Commission and the Western Australian Tourist Commission.



Geikie Gorge tours at £34 per person. Hotels: Hyatt Regency, Perth (00 618 9225 1234) has double rooms from £77 per person.

£45 for double room. Eco Beach (00 618 9192 4844): roomy chalets from £23 per person per day.

Feral bloody country, too. Western Australia, its scattered residents like to point out, is big enough to swallow Western Europe and Texas.

The Kimberley's mountain ranges, creeks and gorges give it a rare, rugged beauty. This is one of the last frontiers of Australian tourism, and getting there needs a bit of thought.

sets with Wagnerian splendour — streaked reds and golds and purples as though God has gone mad with the paintpots.

The Outback starts next morning, at 5.30am on a six-seater Cherokee plane. The pilot Charlie-Whisky-Bravos and Foxtro-Ocears his way along the top of the Great Sandy Desert to Fitzroy Cross.



WEBWORLD

FOR A straightforward introduction to Australia, visit http://www.travelaustralia.com.au/intro.html writes Susannah Jovitt.

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Happy landing in Hong Kong ...virtually

The skies are safe. Cath Urquhart, Times travel editor, tries to fly a jumbo but never leaves Gatwick

The airport runway lights blinked up at me out of the darkness. Below me were the inky waters of Victoria Harbour, and beyond, the skyscrapers of Hong Kong island, twinkling in the night. I had been intending to land on the runway, but alarmingly, it was crossing my screen from left to right instead of top to bottom. At this rate it looked as if I would shoot across it and end up in the harbour.

"Ease her nose up," instructed flight instructor Ray Maidment, admirably keeping the panic out of his voice. I pulled the control column towards me, and turned it to the right to set our course for the runway of Kai Tak airport, one of the trickiest approaches in the world. The lights seemed terribly close, the runway terribly short. Would we land safely — or would our Boeing 747-200 plough into the murky harbour waters?

Climbing from the flight simulator's cockpit ten minutes later, I felt pretty chuffed, if a bit dizzy. We had landed so softly that no one in Virgin Atlantic's upper class would have spilled a single drop of champagne. "For a first-timer, that was exceptional," Ray said, kindly. I expect he says that to all his dizzy first-timers, but I didn't care.



Two-storey beast: Virgin's 747 simulator at Gatwick

Ray has landed at Kai Tak more times than most, if you count actual and virtual landings. After 42 years as a flight engineer with BOAC, then British Airways and Virgin, he has semi-retired and now instructs enthusiasts and would-be pilots in a flight simulator used by Virtual Aviation.

The company was set up last year by James Stevenson, a 24-year-old entrepreneur and aviation enthusiast, after he spotted a gap in the market. There are dozens of flight simulators up and down the country, used by airlines to train their pilots. But they are so expensive — a new one is £15 million or more plus running costs — that when airlines have not booked pilots

in for training, they are happy for Virtual Aviation to sell sessions.

The Virgin Atlantic Boeing 747 that I test-flew is called the *Lofty Lady* — her name is emblazoned on her side — and is based on an industrial site near Gatwick airport. Waiting for my turn, I stood inside the hangar that houses the two-storey beast, which, swaying on six powerful hydraulic jacks, looked like an escaped monster from the set of *Star Wars*.

Whoever was flying her seemed to be having a tricky landing, as the angular white Portakabin-on-legs tilted from side to side, sometimes dropping a metre or more on its hydraulic haunches, at other times shooting back up suddenly. Just watching began to make me feel queasy.

Once inside, I took the pilot's seat on the right-hand side of the cockpit, with Ray next to me and James in the flight engineer's seat behind us. It was pretty cosy — there is not much room once the chair is clicked into position — and rather overpowering, as on every exposed surface are buttons, switches, knobs, dials and blinking lights.

Fortunately, only real pilots need to know what they are all for — fly-by-nights need to know only the basics, which consist of the foot-operated



Guided by flight instructor Ray Maidment, Cath Urquhart brings *Lofty Lady* to a smooth halt on the simulator's virtual runway at Kai Tak airport

rudder pedals (for steering the plane on the ground), and the control column, which guides the plane in the air. And you should keep an eye on the main dial, which depicts a little orange aeroplane on an artificial horizon, and shows if you are heading up or down, left or right. My artificial horizon seemed to be an artificial vertical whenever I managed a panic-stricken glance at it.

"We are going to open the throttle and go down the runway using the rudders," Ray said, setting off at fearsome speed using his controls. "At 140 knots, you must pull back on the control column until the orange aeroplane symbol reaches 15 degrees, with the wings level. Level. LEVEL. When we reach our maximum height we lower the nose by pushing forward on the control column until we

are at about five degrees." Well, while it wasn't exactly simple, but it was great fun and soon felt reasonably manageable. Once I got used to the steering column, correcting our position in a nosedive became easier.

And the sensation of flying is superbly recreated — a wrap-around video screen in the windshield recreates a 3-D view of the chosen city and airport; the cockpit reverberates with the noise that four engines would make; and the machine shudders and jolts just as a real plane would.

The realism extends to scrupulous engineering checks — if a simulator is not kept in perfect working order, the Civil Aviation Authority can withdraw its licence, just as with planes.

Pilots using them for com-

mercial training may go straight from the simulator to landing the real thing; and they can also be used to recreate in-flight problems to see how they could better be tackled in future. "We get people from all walks of life trying the simulator," James said. "One person bought 15 hours, to give 10

colleagues in a corporate bonding session, some are celebrating birthdays. Others can fly light aircraft and want to see what it is like to fly a jumbo. The more experience they have of flying, the more they can do in their session — for example, they can fly into turbulence." My first flight was dramatic enough without anything nasty like that. There was only one difficulty. When I tried to move my seat back to get out after landing, the lever had stuck and I had to execute an unseemly scramble over the bank of thrust levers to get out of the cockpit. Next time I will have to find out how to use the ejector seat.

FLIGHT FILE

■ Simulator flights cost between £150 and £395 with Virtual Aviation (01223 300300, fax 01223 300900). After a briefing, you can spend between 20 minutes (£150) and one hour (£395) flying the plane, and you can try landing at various airports including Heathrow, JFK in New York, Kai Tak, and Sydney. Four-hour sessions can be split: for example, a group of three could each have 20 minutes' flying time and then spend the other 40 minutes in the cockpit watching their colleagues.

■ There are various types of aircraft simulators available at different locations. For example, you can fly Boeings, an Airbus A320 and other aircraft at Gatwick; a Lockheed Tristar at Bournemouth; a DC9 at High Wycombe; and a Boeing 737 at Knaresborough in North Yorkshire or at Oxford airport.

■ The minimum age is 14. Anyone with limited mobility may find the cockpit cramped, even when the seat is not stuck. You may take photographs inside, but video cameras are not allowed.

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"Oh, and I just happened to be passing the radio room."

That's all the waiter said. But there was a twinkle in his eye. I'd just mentioned to him in passing a couple of days earlier that I came from Swindon and that I was a keen follower of their football team. I didn't think for a minute that he'd remember. Of course, I soon found out differently. But it seems to be the same with all the crew. Anything to make our cruise that little more special. The result is an atmosphere that's — how can I best put it — intimate.

Anne totally agrees. She wants to cruise with NCL again next year. It's a pity she's not quite so enthusiastic about football.

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AROUND THE WORLD A WEEKEND GUIDE

TRAVEL TIPS by Jill Crawshaw

TRAVEL JOURNALIST OF THE YEAR

Painters' views of Italy

WALKING tours in June and October with the Alternative Travel Group (01865 315665) will complement the Italy in the Age of Turner exhibition at the Dulwich Picture Gallery (0181-693 8000) from March 4 to May 24.

The eight-day trips, with three to four hours walking each day, visit the painters' locations in Venice, Rome, the monastery of St Benedict at Subiaco and Civitella where Percy Williams, Samuel Palmer, Edward Lear and others painted the Serpentara countryside.

The tour costs £1,375 for accommodation, all meals with wine and entry fees but excluding return air fares from the UK, which add £275-£295. If you want to create your own masterpiece, you might prefer to join one of the Alternative Travel Group's painting workshops based at Pieve a Castello, a 9th-century former convent near Siena.

WINNIE the Pooh goes on holiday. The bear will be the star of a musical, Winnie the



Pool and Friends, at Disneyland Paris from April 1 to September 27. High season (March 30 to October 31) entrance for the whole park, which includes this show, costs about £21 for adults, £16 for three to 11-year-olds. Call 0990 030303 for information.

Retreating women



Whiteaker in his new edition of The Good Retreat Guide (Rider Books, £12.99), to be published on February 5. "There are retreats for everyone - mother and baby retreats, family retreats, gay and lesbian retreats - even weekend retreats which are very popular with working women who may otherwise have no time to concentrate on themselves," he says.

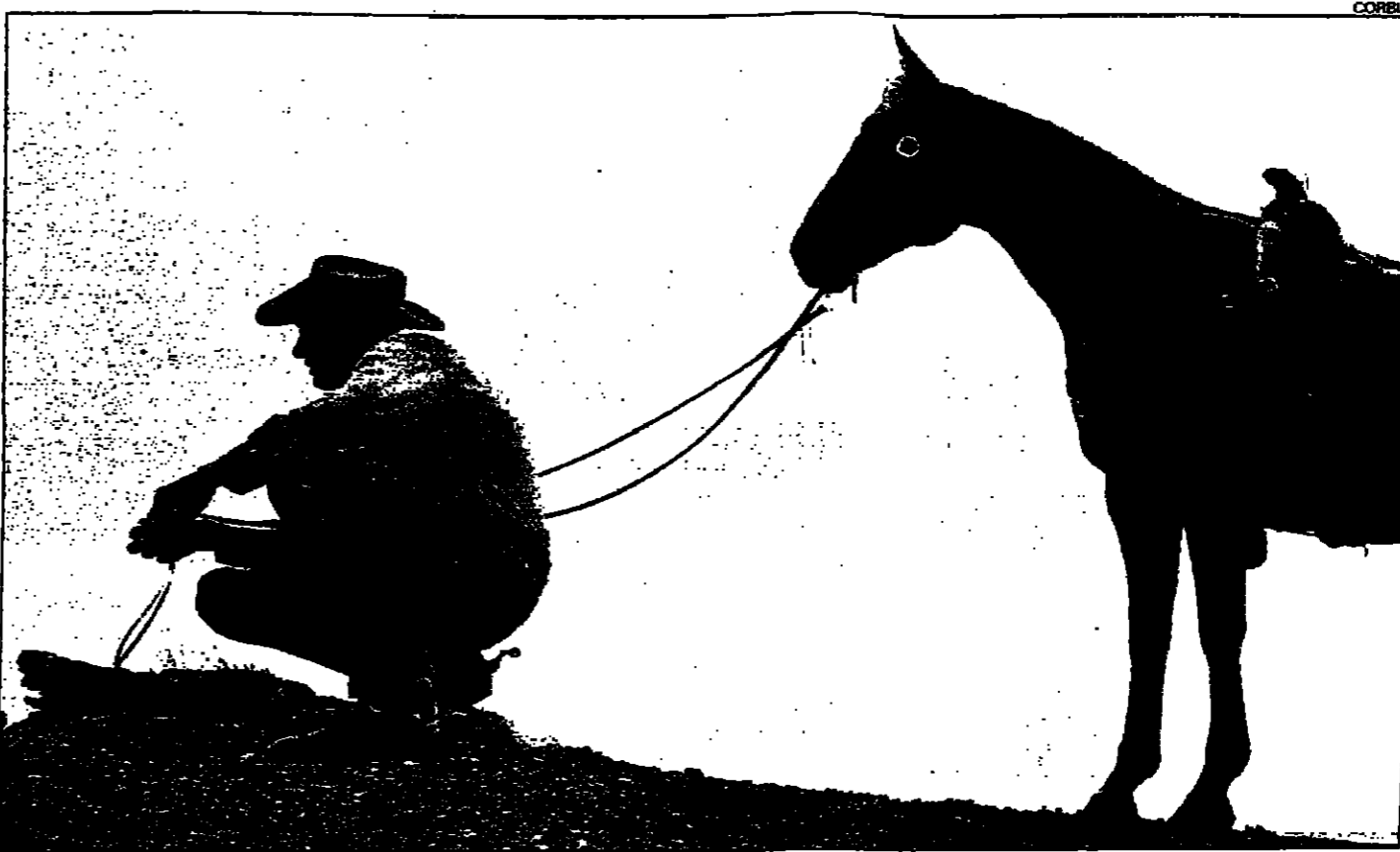
Buddhist, meditation, gardening and nature retreats are also becoming popular.

KUONI (01306 740500) has a new Far East brochure to Thailand reflecting the devaluation of the baht, and to Hong Kong where tourism has plummeted since the Chinese takeover. Three nights in Hong Kong (accommodation only) at the Metropole Hotel is £399 until March 22; three nights in Bangkok at the Asia Hotel is £445 to £546 from June until August 10. Flights are included.

Helping hands

NATIONAL Trust conservation projects need volunteers to help sculptors set up the world's largest temporary Sculpture Trail in West Yorkshire from June 6-13. And from June 19-26, help will be needed for an open-air 1940s dance at Chartwell in Kent where Winston Churchill once lived.

The Trust lists 400 projects in its 1998 Working Holidays brochure (0891 517751 - a premium rate number - or write, enclosing two first-class stamps, to: National Trust Working Holidays, PO Box 84, Cirencester, Gloucestershire GL7 1ZP). Volunteers, aged between 17 and 70, are expected to pay about £45 a week towards modestly comfortable board and lodging.



CALLING ALL would-be cowboys and cowgirls. The city of Calgary in Alberta, Canada, has declared 1998 its Year of the Cowboy, with rodeos, country music, readings of cowboy poetry, a cowboy church service and learn-to-be-a-cowboy holidays. The Calgary Stampede from July 3-12 will be a highlight of this foot-stomping festival. It has been running for more than 80 years and draws the crowds so be sure to book ahead. It is not all history, either. Although the golden age of the working cowboys was the 1880s, they are still in demand today. The Canadian Tourist Office reckons that Canadian ranches developed in a more

orderly fashion than those in the United States, because many of the ranchers were men of education from Britain who brought upper-class Victorian ideas with them. All-Canada Travel & Holidays (01502 585825) is offering a 12-day self-drive holiday, the Real Cowboy Experience, from £1,172 to £1,205 which includes car hire, 11 nights' accommodation in ranches and lodges, trail riding and other activities and most meals (return flights to Calgary add approximately £500). For further information phone the Visit Canada Centre (0891 715000), a premium-rate (50p/min) line.



Le Valais, painted around 1940, estimated £400-£600.

Artistic flair on the slopes

An auction of old ski posters should prove profitable

IF YOU have any old ski posters they could pay for next year's winter holiday. Christie's in South Kensington is auctioning more than 200 winter sport posters from 1895-1970; estimates range from £200 to £5,000.

One, expected to fetch up to £3,500, is a poster from the 1900s by Francisco Tamagno promoting an international contest in Chamonica, it shows a couple leaping off a mountain; the woman carries no poles, is on wooden skis and wearing a skirt.

Another, Les Sports d'hiver en Italie by Franz Lenhart (estimate £600-£800), shows the long skis and style of downhill racers in the 1930s. The only poster of Klosters, where winter sport tourism began in 1904, is expected to reach £500-£700. The sale is on February 6 at 10.30am. For details contact Christie's (0171-581 7611).



Franz Lenhart's 1930s poster, estimated to fetch £600-£800

Travellers gather to tell their tales

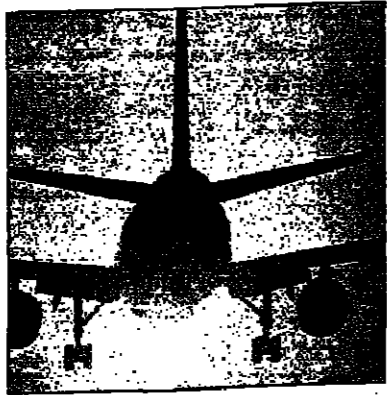
Meet some of the country's most adventurous travellers and hear talks on subjects including travel writing and photography, at the Independent Traveller's World Show in London next weekend. Dozens of travel companies including tour operators, guidebook publishers and specialist equipment firms will take stands at the three-day event, at the London Arena Exhibition Centre in Docklands. In the programme of talks - on everything from climbing in Portugal to travelling on horseback through Mongolia - there is also the chance to hear contributors to the Times' New Guinea, Edward Marriot will be speaking about Papua New Guinea and Tom Griffiths, Young Travel Writer of the Year, will talk about making the most of a gap year. On Saturday afternoon, Times travel editor Cath Urquhart will chair a panel discussing how to break into travel writing. The talks are free, but there are also day-long seminars, including one on Women and Travel at £5. Admission to Independent Traveller's World is £3 on Friday (when it is open from 12 noon to 7pm), and £5 next Saturday (10am-6pm) and Sunday (10am-5pm). Advance tickets are £2-£4. Admission to the talks is free, but 25 per cent of talk tickets will be pre-bookable at £5 each. For details, call 0171-341 6691.

Advertisement for Frontera Round the World Challenge. Includes a fax transmission header with sender 'frontera_challenge team', recipient 'Mobile onboard fax transmitter', and a list of email addresses. It also features a photograph of a car on a road with a 'FINISH' sign and the text 'THE FRONTERA FROM VAUXHALL'.

SUMMER SUN 1998: SELF-CATERING IN SPAIN

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TONY STONE



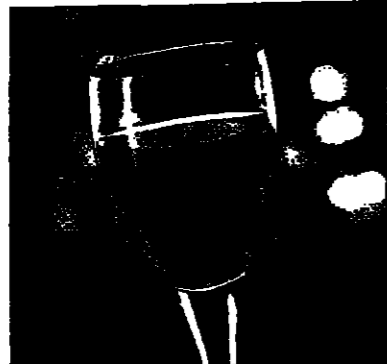
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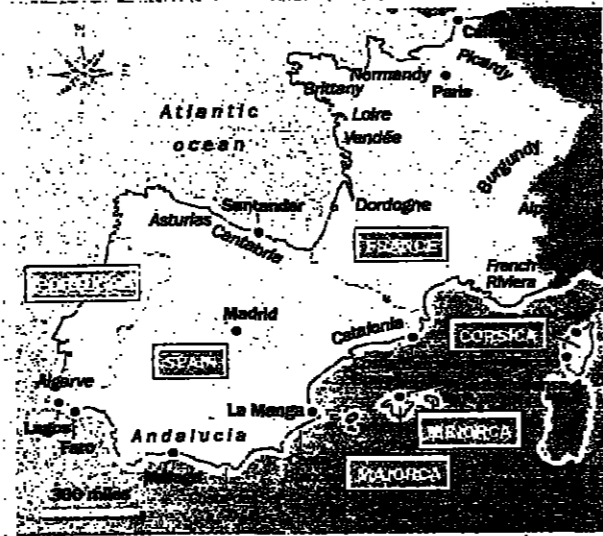
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STEVE KEEGAN

Our pick of dream Spanish hideaways kicks off three pages of the best self-catering summer breaks



FALLING OUT of bed into a pool by the patio is easy in Spain. Purpose-built whitewashed villas, relatively cheap and close to beaches and supermarkets, are spreading the length of the costas. But the pools are often tiny and many families still prefer apartment complexes for the larger pools and on-site catering. The best properties are in the hills of Catalonia and Andalusia, where villas were built to live in and are now rented out. Few holiday homes in the north, "green" Spain, have pools. While the houses may be rustic, many families will not want to have to drive to the beach to cool off.

THE BALEARICS

THE widest choice — from basic apartments through to simple, whitewashed cottages and five-star villas — is in the Balearic Islands. Cosmos has entered the villa-with-pool market this year, featuring Majorca, Minorca, Costa Blanca and Lanzarote. A typical three-bedroom villa at Cala'n Bosch in Minorca costs £349 in May, £509 in August, based on six sharing (see page 32 for all operators' telephone numbers).

The resorts of Puerto Pollensa and Alcudia are the best in Majorca for self-catering, with good accommodation away from the louder resorts. Panorama Holidays offers the Apartments Habitat in Pollensa, for £259 in May, £499 in August, based on four sharing. Habitat is a complex of 110 apartments around three pools. The Travel Club of Upminster has villas with pools close to Pollensa. Despite washing machines and satellite TV, these are traditional stone cottages. From £428 in May, £598 in August.

For active children, Casa Faronati, near Ciutadella in Minorca, sleeps five and has a pool and football field. In May, £590; August, £1,390 (villa only) from Vintage Travel.

THE COSTA BLANCA

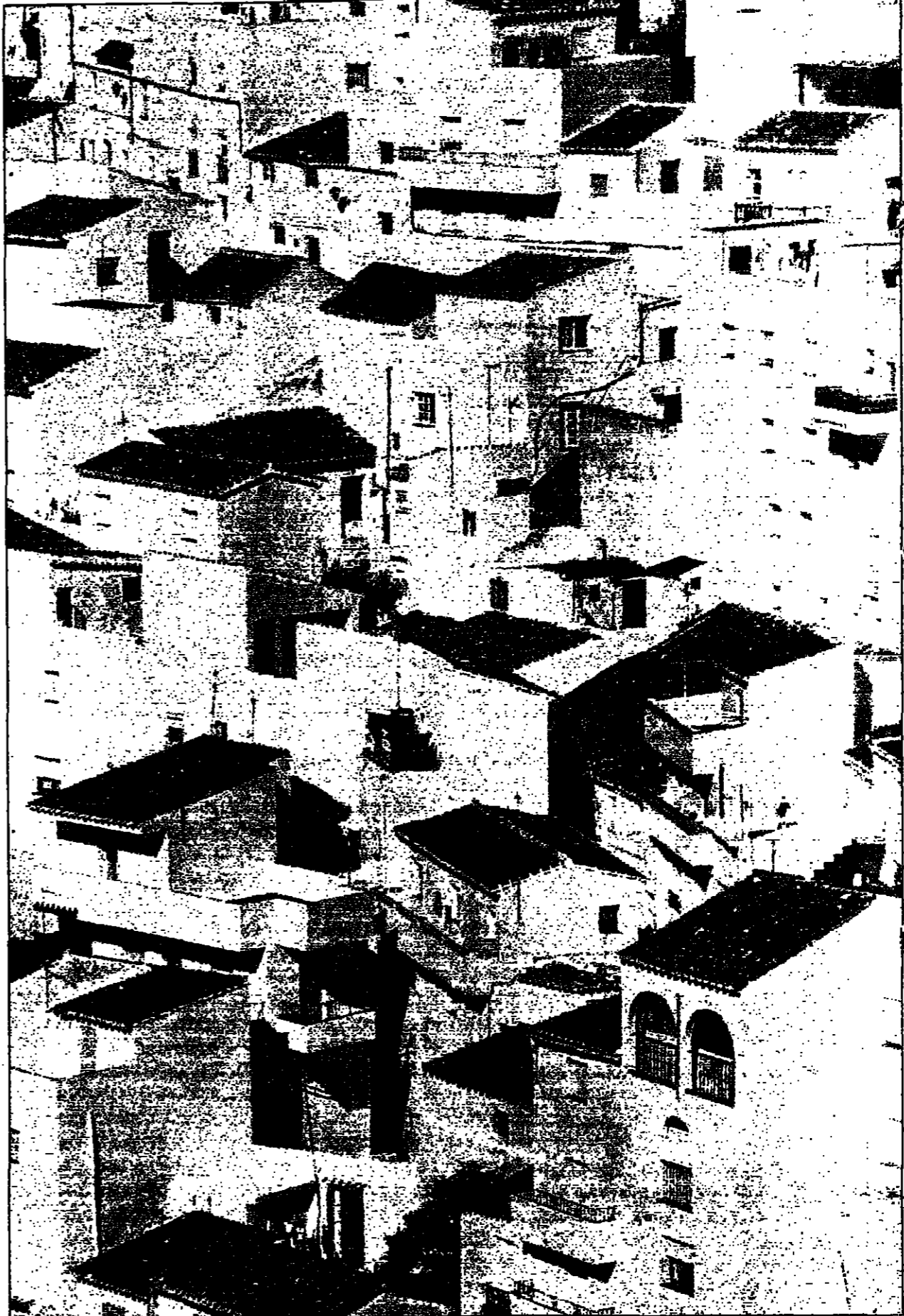
SMALL villas and apartments proliferate along the Spanish coast, particularly the Costa del Sol in the south, and the Costa Brava north of Barcelona.

In between, the Costa Blanca is a growth area for Meon Villas, one of several operators, including Barwell Leisure, that feature La Manga resort. This offers three golf courses and 18 tennis courts, plus a huge selection of apartments. Meon has a four-bedroom property sleeping eight, for example, for £471 in May, £620 August.

THE COSTA DEL SOL

MEON believes it could have sold more top-end villa holidays in Majorca last summer, given availability. But there is no shortage, it says, in Andalusia and the Costa del Sol. Meon, Vintage Travel, Simply Spain, Individual Travellers and Spanish Collection have extensive portfolios in the area. Spain at Heart features only this region.

In the hills behind the coast, villas nestle on ravines, within the whitewashed pueblos (villages) or overlooking farmland. Cheap charter flights make Malaga's hinterland an



Whitewashed stone cottages in the village of Casares in Andalusia, an attractive choice for self-catering visitors

attractive self-catering choice. La Casa de Mimosa near Gaucin is two hours from Malaga. Sleeping six, the house is set in seven acres of fig, almond, eucalyptus and fruit trees with a pool. Through Spain at Heart it costs £2,065 in May, £2,815 in August — villa only.

The same firm has the Casita de Don Pedro, which sleeps four, set among olive groves and orchards and reached by a wooden bridge across a stream. In May, it costs £925; August, £1,245.

THE Catalan government has followed the French in developing a gite programme to encourage rural tourism. But

these are more upmarket than the French. Strict guidelines insist that the house be typical of the region: usually substantial farmhouses with pantiled roofs, and a supply of honey, wine and other local produce is often available. Owners frequently offer to cook.

Individual Travellers features a 17th-century house in the village of Julia, 15 miles from the beach and ten miles from Girona airport. With arched windows and courtyard, the house sleeps eight for £1,100 in May, £1,546 in August — house and car hire only. Vintage Travel also features gites, known locally as masias. The vast Casa Miralles sleeps up to 12 and has a dining table for 18. It is seven miles from Cardona and

set in 200 acres, with pool. House-only price: £1,150 in May; £1,790, August.

BRITANNY Ferries

has opened up the northern regions of Cantabria and Asturias with its ferry route to Santander. The company offers holiday homes in the hills (casas), seaside apartments and villas with pools. The weather is volatile, however, hence the name green Spain. Most are small, functional, family-sized homes within two hours of the port and often close to a beach. Linen, towels, and fuel, often including firewood, are included. A two-bedroom renovated mill near Torrelavega, 12 miles

from the beach and sleeping four, costs £165 in May, £308 in August — house only. Casas Cantabricas also has a programme dedicated to cottage holidays in northwest Spain, while Individual Travellers has a section on the area in its main brochure.

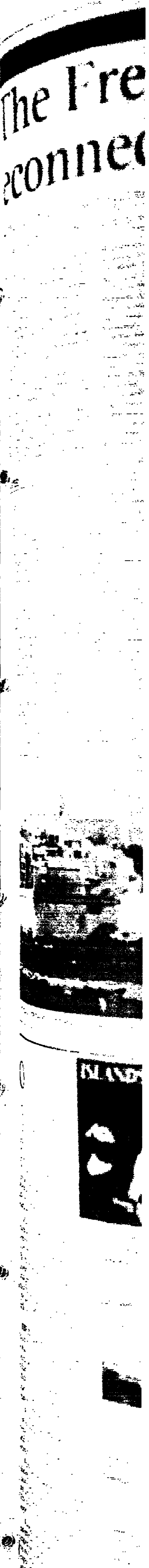
Other operators to Spain: Club Cantabrica, CV Travel, Freelance Holidays-Majorca, Holiday Villas, Mundi Color, Lanzarote Leisure, Manos Holidays, Prestige Holidays, Something Special, Spanish Harbour Holidays, Thomas Cook Villas with Pools.

• The two-week prices given for Spanish holidays are per person, including flights, unless otherwise stated. Operators' telephone numbers are listed on page 32.

Advertisement for Austria holidays, featuring a 10-day holiday with half board for £129, free car parking, and contact information for New Millennium.

Advertisement for Scotland holidays, asking for more information on Scotland and we go to pieces. Includes a list of 14 regions and a form to request brochures.

Advertisement for Bridge Travel Service, featuring Walt Disney World holidays and contact information for specialists.



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Table with columns for airline, route, and price. Includes airlines like Qantas, British Airways, and others with various international routes.

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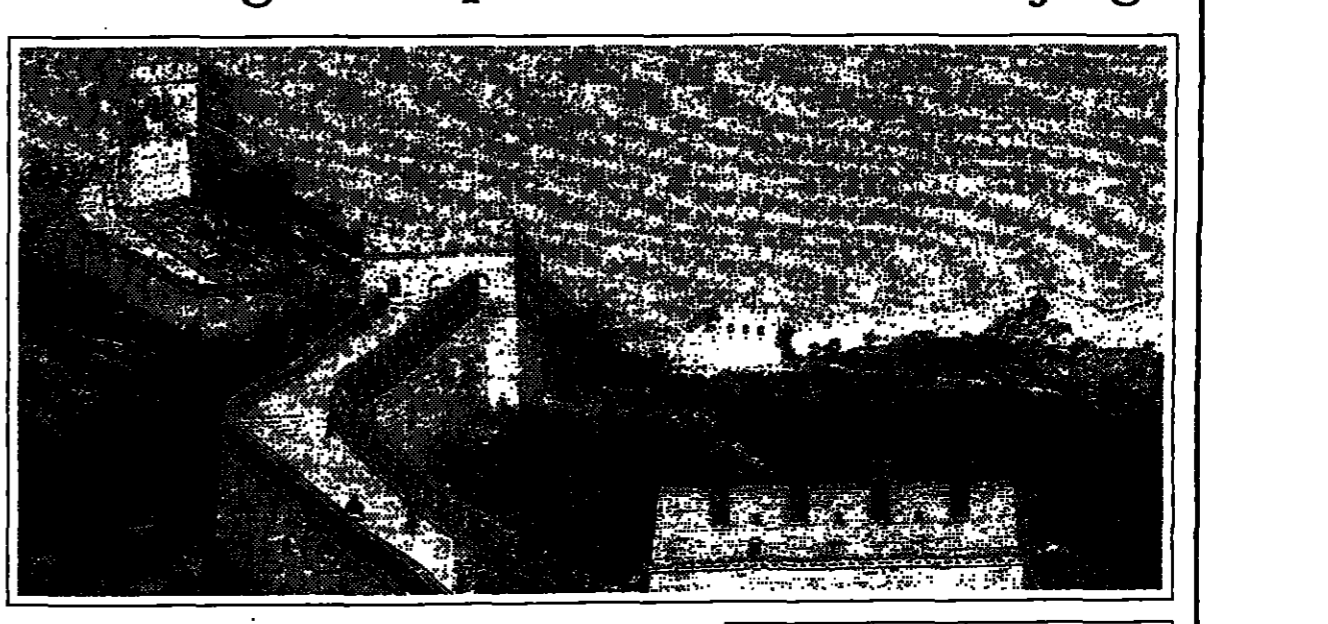
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MODERN MANNERS

by John Morgan

Send your queries to Morgan's Modern Manners, The Times, Weekend, 1 Pennington Street, London E1 9XN

Q I keep being pestered by people who are not really friends, but who insist on inviting me for lunch or dinner...

A Adopt a long-term, drip-by-drip strategy to gently let your lame ducks go...

Q I noticed your answer (December 20) to a correspondent who wanted to know how he could find out whether his wedding present had arrived...



A As the person concerned is a very old friend, and as convention clearly dictates that anyone who attends a wedding should give the bride and groom a present...

Q A week or two ago, you commented on forms of address, including the habit of addressing a married woman by her husband's name...

Q I keep being pestered by people who are not really friends, but who insist on inviting me for lunch or dinner...

mere appendages of their husbands a fact reflected in the almost universal convention that they are addressed by their own given names plus their husband's surname...

A Modern manners provide a clear distinction between social and professional usage. Socially, it is still correct for women (unless they wish otherwise) to be styled using their husband's first names...

Q A month ago I was invited to a large formal dinner party, to which I would have loved to have gone...

A If you are well-acquainted with the hostess, write (phoning will appear pushy, as well as putting her on the spot) a letter saying: Thank you again for your kind dinner invitation...

Q When not mentioned in their original invitation, is it not impolite of the hostess to deny their guests the option to smoke?

A Yes, it is impolite. Smoking, unlike drug-taking, remains a legal activity in this country and a long-established part of social life.

The author is Associate Editor of GQ.

DAN BLAIR PILOT FOR THE FORESEEABLE FUTURE. COLONEL DAN BLAIR, YOU HAVE BEEN FOUND GUILTY OF BEING A NEWS-PAPER SPOOF, A FLAGRANTLY ILLEGAL PARODY AND PASTICHE...

EXHIBIT A. YOU WILL BE TAKEN FROM THIS PLACE AND PULPED UNTIL YOU ARE NO MORE... AND MAY GOD HAVE MERCY ON YOUR SOUL.

WORD WATCHING

By Philip Howard

SAUGRENU a. Fish stew

b. Half-naked

c. Proposternus

PAPELITO a. A bullfighter's hat

b. A cigarette

c. A butterfly chrysalis

RAAD a. An assembly

b. A coin

c. A Zulu knobkerry

ROSH HASHANA a. The Jewish New Year

b. Beef stew with dumplings

c. Mercy to offenders

Answers on page 39

TWO BRAINS

By Raymond Keene

"JUGGLING develops ambidexterity. It promotes rhythmic co-ordination between the two sides of the body and the two sides of the brain...

Question 1: Which Shakespearean character called whom 'juggling fiends'?

Question 2: A man weighing 140 pounds wishes to cross a bridge that will take a maximum weight of 150 pounds...

Answers on page 39

CROSS WORDS

by Brian Greer

Back in 1982, my first computer, with a word-processing package, greatly facilitated the task of typing out crosswords...

may be better interactivity: the fac words you are possible. OUAAC. ENVAUL mode of more inter can using powers or b. dictionaries. memory retrie you can find: phrases matching a. -P-D, -L-R-.

Answers on p.

PICTURE LINE

READERS are invited to suggest what Pope John Paul II and Cuban president Fidel Castro might be saying to one another. This picture will appear again next week with an entry chosen from those submitted.



Last week's winning caption. Left, was submitted by Dr Rajiv R. Menon, of Wimbledon, London.

JUMBO CROSSWORD 148



The prize for the first correct solution to be opened will be an Alfred Dunhill AD2000, worth £125, the world's first interchangeable, capless rollerball/ballpoint pen...

Jumbo crossword puzzle grid with numbers 1-74.

- ACROSS 1 Play showing how everyone is proud of killing a toff? (4,4,4,4) 11 Fails to move some of the audience (6) 16 Some washing-machines may be returned, with late spinning (11) 17 Group backed by tabloid newspaper, say (5) 18 High-fiven form of communication (3-6) 19 Playwright who'd lose little time in depicting martyred priest (7) 20 Soldiers appearing in a salute, showing conformity? (9) 21 Dublin fish pond supplying a dish (3-4) 22 Match: That could be cup-tie, lad? (9) 24 Parasite secure in plastic container (6,3) 26 Performer in part is terrific (7) 27 They lived happily ever after, that's all (3,2,5) 29 Gas-supplier bringing fuel to grill? (6-4) 33 Provide for Tom with some hesitation (5) 36 Bier decorated during hymn of a grave nature (8) 38 Coaches one that's no good in preparation for the match (8) 39 Special display fixed by man on board (3-5) 42 A sequence of four letters about an inhabitant of the Middle East (7) 43 First off, travelling salesman may offer coats (7) 44 Opinion given about beauty spot? (5,2,4) 45 They closely follow dancing oaf in a dive (11) 46 Advise first of customers in sale to come to the front (7) 47 Worries about first helpings of left over broccoli? (7) 48 Animals very much wanted to follow water, we hear (8) 49 Works out with equipment that's lathy (3-5) 50 Dead end mistakenly clued as 'Opening for cars' (3-2,3) 53 Teacher initially accepted by patient class (5) 54 Looking somewhat shabby betrays drunk (4-6) 55 Tossing salads? Ever used this sauce? (5,5) 58 Almost everyone with Henry tucking into excellent drink (7) 61 Sea-sickness? I will moor without lingering, to start with (3-6) 64 With expression of annoyance, shows anger about zero school fees? (9) 66 Agreeing to overlook party in study? (9) 67 Father in foreign city wanting us to return simultaneously (4,5) 69 Exhibition of anger increased in traffic jam (5,2) 71 Mean phone perverts - strange things? (9) 72 State leaders in Illinois decide about helping others (5) 73 Learn Plautus in translation - not a model of excellence in Latin (2,5,1)

TIMES TWO CROSSWORD No 1311. Grid with numbers 1-24.

- ACROSS 1 Elder and Younger PMs (4) 3 Driving force (7) 8 Caustically sharp (with) (7) 9 Tripoli its capital (5) 10 Secret hoard (5) 11 Type of victory, as costly as defeat (7) 13 Link colleague (9) 17 Short piece from egg book (7) 19 More private, secret (5) 20 Move mazzily, as smoke (5) 22 Nicotine plant (7) 23 Riled (7) 24 Apollo's instrument (4)
- DOWN 1 Fish, sounds like site (6) 2 Forceful, incisive (9) 3 Disabled (13) 4 Of the northernmost regions (5) 5 Bath: slow boat (3) 6 Small cloth sample (6) 7 Haunt domine mind of (6) 12 Commotion (after abscond-er) (3,3,3) 14 With hands on hips (6) 15 Japanese hostess (6) 16 Guiding channel (6) 18 Calm (suspicion) (5) 21 Atom with extra/missing electron (3)

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